

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 00 Statewide Totals

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	443298.33	\$21,957.95	0.05	\$37,173.95	1.69	78736.20	\$30,391.94	0.39	\$23,929.72	0.79	83000.28	\$11,493.08	0.14	\$7,526.20	0.65	605034.81	\$63,842.96	0.11	\$68,629.87	1.07
ALLIED PROPERTY AND CASUALTY	545867.41	\$39,042.63	0.07	\$17,241.65	0.44	87716.08	\$31,005.02	0.35	\$16,799.89	0.54	99710.92	\$14,350.46	0.14	\$9,103.73	0.63	733294.41	\$84,398.11	0.12	\$43,145.27	0.51
ALLSTATE INDEMNITY COMPANY	0.64	(\$3.61)	NA	\$0.00	NA	0.16	(\$1.67)	NA	\$0.00	NA	1.16	(\$0.67)	NA	(\$0.04)	NA	1.96	(\$5.95)	NA	(\$0.04)	NA
ALLSTATE INSURANCE COMPANY	5827750.98	\$363,082.89	0.06	\$302,619.96	0.83	703422.13	\$372,061.40	0.53	\$227,596.92	0.61	773595.31	\$175,622.45	0.23	\$98,071.20	0.56	7304768.42	\$910,766.73	0.12	\$628,288.09	0.69
AMERICAN AND FOREIGN INSURANCE	225.31	\$13.30	0.06	\$0.00	NA	44.82	\$19.99	0.45	\$0.00	0.00	45.99	\$7.74	0.17	\$0.74	0.09	316.12	\$41.03	0.13	\$0.74	0.02
AMERICAN FELLOWSHIP MUTUAL	170036.75	\$12,603.13	0.07	\$4,463.50	0.35	25723.84	\$9,949.85	0.39	\$8,617.86	0.87	25723.91	\$3,256.07	0.13	\$2,895.28	0.89	221484.50	\$25,809.04	0.12	\$15,976.65	0.62
AMERICAN INSURANCE COMPANY, THE	9764.19	\$764.83	0.08	\$1,147.73	1.50	2533.37	\$1,294.64	0.51	\$453.83	0.35	2626.13	\$602.71	0.23	\$174.21	0.29	14923.69	\$2,662.19	0.18	\$1,775.77	0.67
AMERICAN INTERNATIONAL INSURANCE	395417.67	\$24,481.67	0.06	\$28,976.20	1.18	65825.50	\$27,206.71	0.41	\$22,600.19	0.83	70273.46	\$12,763.72	0.18	\$8,379.69	0.66	531516.63	\$64,452.10	0.12	\$59,956.09	0.93
AMERICAN PROTECTION INSURANCE	477.48	\$27.82	0.06	\$1.72	0.06	74.92	\$25.45	0.34	\$12.36	0.49	84.12	\$9.89	0.12	\$11.14	1.13	636.52	\$63.16	0.10	\$25.22	0.40
AMERICAN RELIABLE INSURANCE	128.00	\$2.03	0.02	\$0.00	NA	40.75	\$3.35	0.08	\$3.03	0.90	46.75	\$6.03	0.13	\$0.00	NA	215.50	\$11.42	0.05	\$3.03	0.27
AMEX ASSURANCE COMPANY	90240.22	\$11,070.15	0.12	\$4,695.63	0.42	26816.38	\$10,834.90	0.40	\$8,763.15	0.81	27698.11	\$3,929.07	0.14	\$3,636.50	0.93	144754.71	\$25,834.13	0.18	\$17,095.28	0.66

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AMICA MUTUAL INSURANCE COMPANY	107895.07	\$9,251.76	0.09	\$6,549.89	0.71	19319.38	\$10,653.64	0.55	\$5,568.86	0.52	20425.51	\$3,063.87	0.15	\$1,459.80	0.48	147639.96	\$22,969.27	0.16	\$13,578.54	0.59
ARGONAUT INSURANCE COMPANY	1903.16	\$258.80	0.14	\$50.85	0.20	204.19	\$192.23	0.94	\$171.45	0.89	215.51	\$76.23	0.35	\$50.51	0.66	2322.86	\$527.26	0.23	\$272.80	0.52
AUTO CLUB GROUP INSURANCE	7247977.87	\$543,759.91	0.08	\$282,237.84	0.52	1262032.06	\$577,575.41	0.46	\$387,407.11	0.67	1326220.12	\$189,884.27	0.14	\$133,900.11	0.71	9836230.05	\$1,311,219.59	0.13	\$803,545.06	0.61
AUTO CLUB INSURANCE ASSOCIATION	3808462.14	\$313,642.34	0.08	\$188,882.74	0.60	619701.57	\$289,066.65	0.47	\$180,839.52	0.63	663043.12	\$98,219.11	0.15	\$64,917.29	0.66	5091206.83	\$700,928.10	0.14	\$434,639.55	0.62
AUTO-OWNERS INSURANCE COMPANY	5570670.16	\$222,702.32	0.04	\$208,377.97	0.94	584747.61	\$224,678.25	0.38	\$151,801.61	0.68	675617.06	\$82,921.76	0.12	\$45,819.14	0.55	6831034.83	\$530,302.33	0.08	\$405,998.72	0.77
BRISTOL WEST INSURANCE COMPANY	518630.18	\$28,279.17	0.05	\$12,426.91	0.44	44340.62	\$26,959.90	0.61	\$16,103.98	0.60	46728.05	\$9,385.04	0.20	\$5,420.37	0.58	609698.85	\$64,624.10	0.11	\$33,951.25	0.53
CINCINNATI INSURANCE COMPANY, THE	268107.84	\$12,299.63	0.05	\$4,820.47	0.39	33682.90	\$12,089.32	0.36	\$7,144.59	0.59	37443.35	\$4,803.10	0.13	\$2,650.55	0.55	339234.09	\$29,192.06	0.09	\$14,615.60	0.50
CITIZENS INSURANCE COMPANY OF	8357971.70	\$394,427.20	0.05	\$202,484.66	0.51	976356.01	\$360,999.90	0.37	\$236,509.85	0.66	1050054.58	\$143,583.55	0.14	\$84,324.95	0.59	10384382.29	\$899,010.65	0.09	\$523,319.46	0.58
CONTINENTAL INSURANCE COMPANY, THE	40.09	(\$126.76)	NA	\$3,116.62	NA	31.52	(\$60.53)	NA	\$3,263.21	NA	16.67	(\$40.18)	NA	\$912.55	NA	88.28	(\$227.48)	NA	\$7,292.37	NA
DAIRYLAND INSURANCE COMPANY	68839.56	\$8,756.71	0.13	\$8,768.90	1.00	2927.39	\$3,134.90	1.07	\$2,381.44	0.76	3020.33	\$1,542.71	0.51	\$1,445.54	0.94	74787.28	\$13,434.32	0.18	\$12,595.88	0.94
EMCASCO INSURANCE COMPANY	39055.45	\$2,865.81	0.07	\$1,849.76	0.65	3751.07	\$1,817.26	0.48	\$1,378.55	0.76	4163.76	\$801.72	0.19	\$655.08	0.82	46970.28	\$5,484.79	0.12	\$3,883.39	0.71

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EMPLOYERS MUTUAL CASUALTY	18697.22	\$1,346.86	0.07	\$229.62	0.17	1626.97	\$859.80	0.53	\$506.66	0.59	1807.58	\$414.74	0.23	\$322.85	0.78	22131.77	\$2,621.40	0.12	\$1,059.13	0.40
ESURANCE INSURANCE COMPANY	338.88	\$228.83	0.68	\$14.83	0.06	110.12	\$139.08	1.26	\$9.60	0.07	58.21	\$41.59	0.71	\$22.08	0.53	507.21	\$409.50	0.81	\$46.52	0.11
FARM BUREAU GENERAL INSURANCE	2964112.70	\$113,257.93	0.04	\$91,207.30	0.81	276354.20	\$94,787.80	0.34	\$72,860.83	0.77	299254.90	\$40,127.44	0.13	\$32,769.22	0.82	3539721.80	\$248,173.17	0.07	\$196,837.35	0.79
FARM BUREAU MUTUAL INSURANCE	1352997.30	\$40,781.21	0.03	\$27,595.69	0.68	140133.70	\$29,140.60	0.21	\$21,960.60	0.75	155832.40	\$16,411.04	0.11	\$12,918.98	0.79	1648963.40	\$86,332.85	0.05	\$62,475.27	0.72
FARMERS INSURANCE EXCHANGE	2085816.49	\$140,064.01	0.07	\$81,569.93	0.58	217347.32	\$120,162.02	0.55	\$96,838.37	0.81	233791.96	\$52,982.23	0.23	\$42,304.12	0.80	2536955.77	\$313,208.27	0.12	\$220,712.41	0.70
FEDERAL INSURANCE COMPANY	9632.75	\$1,193.82	0.12	\$1,543.68	1.29	2884.50	\$2,020.61	0.70	\$1,538.93	0.76	2983.30	\$891.75	0.30	\$330.07	0.37	15500.55	\$4,106.18	0.26	\$3,412.68	0.83
FIDELITY AND CASUALTY COMPANY OF	28.73	(\$1.55)	NA	\$782.65	NA	30.14	\$16.58	0.55	\$636.24	38.37	23.10	\$4.05	0.18	\$194.73	48.14	81.97	\$19.08	0.23	\$1,613.62	84.59
FOREMOST PROPERTY AND CASUALTY	153250.27	\$3,158.48	0.02	\$2,119.35	0.67	3348.43	\$453.08	0.14	\$452.16	1.00	20788.21	\$1,349.49	0.06	\$1,217.78	0.90	177386.91	\$4,961.06	0.03	\$3,789.29	0.76
FOREMOST SIGNATURE INSURANCE	176.05	\$3.48	0.02	\$145.74	41.86	4.00	(\$0.80)	NA	\$6.59	NA	23.41	\$1.87	0.08	\$13.24	7.08	203.46	\$4.55	0.02	\$165.57	36.37
FOUNDERS INSURANCE COMPANY	23778.98	\$3,166.84	0.13	\$1,216.46	0.38	435.42	\$477.16	1.10	\$536.76	1.12	443.00	\$254.77	0.58	\$297.88	1.17	24657.40	\$3,898.77	0.16	\$2,051.09	0.53
FOUNDERS INSURANCE COMPANY OF	22866.74	\$3,530.12	0.15	\$1,735.86	0.49	538.37	\$748.05	1.39	\$236.53	0.32	546.80	\$412.34	0.75	\$197.85	0.48	23951.91	\$4,690.51	0.20	\$2,170.24	0.46

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FRANKENMUTH MUTUAL INSURANCE	1113389.00	\$49,755.91	0.04	\$33,745.99	0.68	134821.00	\$42,941.85	0.32	\$31,252.29	0.73	140671.00	\$17,911.66	0.13	\$12,781.96	0.71	1388881.00	\$110,609.42	0.08	\$77,780.23	0.70
FREMONT MUTUAL INSURANCE	201357.32	\$4,723.84	0.02	\$3,257.86	0.69	13649.08	\$3,607.13	0.26	\$2,246.79	0.62	15484.05	\$1,591.65	0.10	\$1,466.17	0.92	230490.45	\$9,922.62	0.04	\$6,970.81	0.70
GE PROPERTY & CASUALTY INSURANCE	21982.51	\$2,294.14	0.10	\$1,262.69	0.55	4407.69	\$2,157.17	0.49	\$1,252.19	0.58	4365.05	\$785.56	0.18	\$613.46	0.78	30755.25	\$5,236.87	0.17	\$3,128.34	0.60
GEICO INDEMNITY COMPANY	224456.92	\$25,136.35	0.11	\$21,630.50	0.86	22468.26	\$16,149.80	0.72	\$10,650.05	0.66	23953.15	\$9,260.13	0.39	\$5,566.92	0.60	270878.33	\$50,546.28	0.19	\$37,847.47	0.75
GLENS FALLS INSURANCE COMPANY, THE	143330.64	\$10,697.41	0.07	\$3,739.17	0.35	24444.76	\$10,862.82	0.44	\$4,444.96	0.41	26653.83	\$4,779.61	0.18	\$1,415.23	0.30	194429.23	\$26,339.84	0.14	\$9,599.36	0.36
GLOBE INDEMNITY COMPANY	362.51	\$16.12	0.04	\$0.11	0.01	63.08	\$22.89	0.36	\$0.23	0.01	67.08	\$9.29	0.14	(\$0.35)	NA	492.67	\$48.30	0.10	(\$0.01)	NA
GMAC INSURANCE COMPANY	2129.00	\$177.07	0.08	\$0.22	0.00	301.50	\$147.02	0.49	\$38.29	0.26	301.50	\$49.18	0.16	\$3.26	0.07	2732.00	\$373.27	0.14	\$41.77	0.11
GOVERNMENT EMPLOYEES INSURANCE	0.00	(\$0.21)	NA	\$0.00	NA	0.00	(\$0.31)	NA	(\$8.30)	NA	0.00	(\$0.10)	NA	(\$54.81)	NA	0.00	(\$0.62)	NA	(\$63.11)	NA
GRANGE INSURANCE COMPANY OF	16456.07	\$985.77	0.06	\$39.44	0.04	2287.81	\$821.37	0.36	\$325.28	0.40	2443.08	\$274.93	0.11	\$101.85	0.37	21186.96	\$2,082.06	0.10	\$466.57	0.22
GREAT AMERICAN INSURANCE	35999.94	\$3,544.78	0.10	\$1,088.32	0.31	8016.58	\$3,171.61	0.40	\$2,711.20	0.85	9075.45	\$1,664.70	0.18	\$746.01	0.45	53091.97	\$8,381.09	0.16	\$4,545.54	0.54
GREAT LAKES CASUALTY INSURANCE	100607.52	\$7,565.35	0.08	\$3,634.67	0.48	14876.65	\$6,219.96	0.42	\$4,730.08	0.76	15868.33	\$2,796.02	0.18	\$2,162.11	0.77	131352.50	\$16,581.34	0.13	\$10,526.85	0.63

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GREAT NORTHERN INSURANCE	14879.62	\$1,724.04	0.12	\$1,037.46	0.60	5191.92	\$3,287.19	0.63	\$1,391.38	0.42	4873.66	\$1,593.16	0.33	\$442.81	0.28	24945.20	\$6,604.38	0.26	\$2,871.64	0.43
GUARANTY NATIONAL INSURANCE	19183.59	\$1,616.38	0.08	\$962.52	0.60	2248.70	\$1,951.96	0.87	\$1,828.67	0.94	2232.19	\$844.15	0.38	\$1,359.60	1.61	23664.48	\$4,412.49	0.19	\$4,150.79	0.94
HARLEYSVILLE LAKE STATES INSURANCE	354484.13	\$26,003.18	0.07	\$14,706.19	0.57	37590.13	\$20,204.65	0.54	\$13,383.23	0.66	42284.30	\$7,108.36	0.17	\$5,086.10	0.72	434358.56	\$53,316.19	0.12	\$33,175.52	0.62
HARTFORD ACCIDENT AND INDEMNITY	115580.55	\$7,857.60	0.07	\$6,674.90	0.85	21734.47	\$9,908.14	0.46	\$6,793.40	0.69	22672.16	\$3,669.29	0.16	\$2,381.88	0.65	159987.18	\$21,435.03	0.13	\$15,850.18	0.74
HARTFORD CASUALTY INSURANCE	1384.49	\$133.08	0.10	\$34.14	0.26	267.62	\$141.59	0.53	\$91.36	0.65	271.16	\$47.12	0.17	\$33.19	0.70	1923.27	\$321.79	0.17	\$158.69	0.49
HARTFORD INSURANCE COMPANY OF	522334.31	\$34,805.69	0.07	\$21,712.85	0.62	90256.83	\$33,708.04	0.37	\$21,127.28	0.63	100318.70	\$12,626.92	0.13	\$7,210.60	0.57	712909.84	\$81,140.65	0.11	\$50,050.73	0.62
HARTFORD UNDERWRITERS INSURANCE	47136.16	\$3,351.80	0.07	\$3,125.17	0.93	7568.77	\$2,943.31	0.39	\$3,827.44	1.30	7967.06	\$1,071.62	0.13	\$1,504.45	1.40	62671.99	\$7,366.73	0.12	\$8,457.06	1.15
HASTINGS MUTUAL INSURANCE	363019.78	\$21,962.21	0.06	\$19,597.19	0.89	43076.00	\$11,571.60	0.27	\$10,122.04	0.87	47213.50	\$5,519.21	0.12	\$5,072.46	0.92	453309.28	\$39,053.01	0.09	\$34,791.69	0.89
HOME-OWNERS INSURANCE COMPANY	3483791.99	\$131,642.24	0.04	\$101,678.29	0.77	361971.41	\$131,853.12	0.36	\$92,526.09	0.70	403959.59	\$45,382.99	0.11	\$27,636.53	0.61	4249722.99	\$308,878.35	0.07	\$221,840.91	0.72
HORACE MANN INSURANCE COMPANY	166284.75	\$11,033.20	0.07	\$5,753.43	0.52	23834.34	\$8,618.47	0.36	\$6,583.81	0.76	26466.29	\$4,521.69	0.17	\$3,045.33	0.67	216585.38	\$24,173.36	0.11	\$15,382.56	0.64
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$13.44	NA	0.00	\$0.00	NA	\$0.27	NA	0.00	\$0.00	NA	\$13.71	NA

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INTEGON NATIONAL INSURANCE	52994.32	\$4,449.27	0.08	\$2,237.40	0.50	4917.90	\$3,182.12	0.65	\$2,020.49	0.63	5281.21	\$1,190.59	0.23	\$927.80	0.78	63193.43	\$8,821.99	0.14	\$5,185.68	0.59
LIBERTY INSURANCE CORPORATION	4.98	(\$4.04)	NA	\$313.63	NA	2.46	(\$2.74)	NA	\$71.89	NA	1.43	(\$1.11)	NA	(\$6.00)	NA	8.87	(\$7.89)	NA	\$379.52	NA
LIBERTY MUTUAL FIRE INSURANCE	798750.65	\$69,864.46	0.09	\$40,658.50	0.58	186718.69	\$80,205.88	0.43	\$53,995.86	0.67	203151.12	\$29,816.42	0.15	\$21,756.69	0.73	1188620.46	\$179,886.76	0.15	\$116,411.05	0.65
LIBERTY MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.03	NA	0.00	\$0.00	NA	\$0.03	NA
LUMBERMENS MUTUAL CASUALTY	9121.03	\$469.05	0.05	\$554.49	1.18	1338.43	\$505.72	0.38	\$467.68	0.92	1509.93	\$204.69	0.14	(\$28.91)	NA	11969.39	\$1,179.46	0.10	\$993.26	0.84
MARYLAND CASUALTY COMPANY	16.10	\$0.82	0.05	\$0.00	NA	0.90	\$0.24	0.26	\$11.08	46.53	1.42	\$0.46	0.32	\$0.00	NA	18.42	\$1.51	0.08	\$11.08	7.32
MEEMIC INSURANCE COMPANY	1771022.58	\$109,106.39	0.06	\$38,763.93	0.36	291411.36	\$108,645.73	0.37	\$71,064.29	0.65	306473.52	\$45,970.87	0.15	\$28,411.58	0.62	2368907.46	\$263,723.00	0.11	\$138,239.79	0.52
MEMBERSELECT INSURANCE COMPANY	161130.03	\$24,115.10	0.15	\$12,967.96	0.54	18287.88	\$17,044.78	0.93	\$13,462.55	0.79	19453.07	\$7,898.01	0.41	\$5,253.24	0.67	198870.98	\$49,057.88	0.25	\$31,683.75	0.65
MERASTAR INSURANCE COMPANY	1959.10	\$235.20	0.12	\$32.20	0.14	387.07	\$195.72	0.51	\$73.74	0.38	396.08	\$61.43	0.16	\$30.05	0.49	2742.25	\$492.34	0.18	\$135.98	0.28
MERCHANTS MUTUAL INSURANCE	1295.00	\$72.17	0.06	\$6.53	0.09	156.00	\$67.54	0.43	\$44.57	0.66	156.00	\$29.43	0.19	\$8.54	0.29	1607.00	\$169.14	0.11	\$59.63	0.35
METROPOLITAN DIRECT PROPERTY AND	44783.54	\$2,826.66	0.06	\$686.67	0.24	6314.68	\$2,516.86	0.40	\$1,560.18	0.62	6750.40	\$1,014.92	0.15	\$646.80	0.64	57848.62	\$6,358.44	0.11	\$2,893.65	0.46

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 00 Statewide Totals

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN GENERAL INSURANCE	1931.74	\$125.28	0.06	\$57.59	0.46	239.75	\$107.58	0.45	\$87.41	0.81	247.65	\$51.61	0.21	\$33.46	0.65	2419.14	\$284.47	0.12	\$178.45	0.63
METROPOLITAN GROUP PROPERTY AND	462668.85	\$27,355.36	0.06	\$15,399.84	0.56	68055.16	\$31,398.77	0.46	\$20,128.90	0.64	70653.81	\$11,636.34	0.16	\$7,066.03	0.61	601377.82	\$70,390.47	0.12	\$42,594.77	0.61
METROPOLITAN PROPERTY AND CASUALTY	24689.91	\$1,538.65	0.06	\$757.34	0.49	2990.82	\$1,101.83	0.37	\$666.99	0.61	3175.10	\$499.64	0.16	\$236.84	0.47	30855.83	\$3,140.13	0.10	\$1,661.18	0.53
MIC GENERAL INSURANCE CORPORATION	890673.45	\$67,824.52	0.08	\$40,899.90	0.60	163585.50	\$68,059.53	0.42	\$45,752.51	0.67	173393.28	\$22,509.99	0.13	\$12,898.74	0.57	1227652.23	\$158,394.04	0.13	\$99,551.14	0.63
MICHIGAN AUTOMOBILE INSURANCE	75879.62	\$12,362.98	0.16	\$7,215.93	0.58	5322.88	\$5,793.53	1.09	\$3,101.46	0.54	5585.48	\$1,811.62	0.32	\$2,038.93	1.13	86787.98	\$19,968.12	0.23	\$12,356.31	0.62
MICHIGAN INSURANCE COMPANY	1052387.00	\$16,291.30	0.02	\$13,402.88	0.82	108239.00	\$14,567.57	0.13	\$9,164.82	0.63	104999.00	\$5,554.18	0.05	\$3,764.52	0.68	1265625.00	\$36,413.05	0.03	\$26,332.22	0.72
MICHIGAN MILLERS MUTUAL	570119.61	\$27,811.26	0.05	\$13,242.33	0.48	67987.14	\$21,389.91	0.31	\$15,394.67	0.72	77023.72	\$10,475.76	0.14	\$7,059.46	0.67	715130.47	\$59,676.93	0.08	\$35,696.47	0.60
MID-CENTURY INSURANCE COMPANY	6017.62	\$289.87	0.05	\$242.80	0.84	678.20	\$348.77	0.51	\$153.10	0.44	713.69	\$118.82	0.17	\$38.72	0.33	7409.51	\$757.46	0.10	\$434.62	0.57
MODERN SERVICE INSURANCE	216900.55	\$29,841.88	0.14	\$14,156.25	0.47	5470.55	\$5,614.91	1.03	\$4,692.72	0.84	5787.56	\$3,137.64	0.54	\$2,075.22	0.66	228158.66	\$38,594.43	0.17	\$20,924.19	0.54
MUTUAL SERVICE CASUALTY	150265.31	\$8,563.82	0.06	\$4,175.56	0.49	18280.41	\$7,568.71	0.41	\$6,095.18	0.81	19649.11	\$2,974.48	0.15	\$2,469.62	0.83	188194.83	\$19,107.00	0.10	\$12,740.36	0.67
NATIONAL BEN- FRANKLIN INSURANCE	79953.89	\$5,196.68	0.06	\$3,120.23	0.60	14310.25	\$5,652.77	0.40	\$2,081.48	0.37	15037.78	\$2,297.35	0.15	\$576.56	0.25	109301.92	\$13,146.80	0.12	\$5,778.26	0.44

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 00 Statewide Totals

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NATIONAL GENERAL INSURANCE	40820.57	\$4,261.10	0.10	\$2,085.70	0.49	8270.29	\$2,645.54	0.32	\$2,064.22	0.78	9039.71	\$1,009.97	0.11	\$879.58	0.87	58130.57	\$7,916.60	0.14	\$5,029.50	0.64
NATIONAL SURETY CORPORATION	3.00	\$0.35	0.12	\$0.00	NA	1.00	\$0.46	0.46	\$0.00	NA	1.00	\$0.17	0.17	\$0.00	NA	5.00	\$0.98	0.20	\$0.00	NA
NATIONWIDE INSURANCE COMPANY OF	142612.68	\$8,755.52	0.06	\$8,473.17	0.97	26951.27	\$8,518.86	0.32	\$9,991.10	1.17	30454.48	\$3,697.19	0.12	\$5,415.82	1.46	200018.43	\$20,971.58	0.10	\$23,880.09	1.14
NATIONWIDE MUTUAL FIRE INSURANCE	705261.02	\$67,903.42	0.10	\$48,860.55	0.72	140929.89	\$68,008.77	0.48	\$46,684.60	0.69	147598.86	\$27,680.03	0.19	\$18,794.02	0.68	993789.77	\$163,592.23	0.16	\$114,339.17	0.70
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$180.98	NA	0.00	\$0.00	NA	\$75.70	NA	0.00	\$0.00	NA	\$12.66	NA	0.00	\$0.00	NA	\$269.35	NA
NATIONWIDE PROPERTY AND CASUALTY	1304.29	\$332.17	0.25	\$4.84	0.01	171.76	\$191.48	1.11	\$0.48	0.00	171.76	\$52.86	0.31	\$0.00	NA	1647.81	\$576.52	0.35	\$5.32	0.01
NORTH POINTE INSURANCE COMPANY	266717.00	\$35,070.36	0.13	\$19,097.85	0.54	5632.00	\$6,315.82	1.12	\$4,094.92	0.65	6236.00	\$3,077.94	0.49	\$1,495.76	0.49	278585.00	\$44,464.12	0.16	\$24,688.52	0.56
NORTHERN INSURANCE COMPANY OF	3331.55	\$252.32	0.08	\$75.04	0.30	563.12	\$294.57	0.52	\$301.00	1.02	581.39	\$111.41	0.19	\$159.87	1.44	4476.06	\$658.30	0.15	\$535.91	0.81
NORTHERN MUTUAL INSURANCE	34795.20	\$582.86	0.02	\$192.65	0.33	3590.96	\$574.60	0.16	\$173.51	0.30	4231.34	\$281.41	0.07	\$250.57	0.89	42617.50	\$1,438.86	0.03	\$616.73	0.43
PACIFIC INDEMNITY COMPANY	169.37	\$20.80	0.12	\$0.00	NA	59.86	\$39.48	0.66	\$53.68	1.36	60.08	\$22.13	0.37	\$8.53	0.39	289.31	\$82.41	0.28	\$62.21	0.75
PARTNERS MUTUAL INSURANCE	23203.44	\$2,399.82	0.10	\$2,784.91	1.16	5435.39	\$1,417.16	0.26	\$1,198.54	0.85	3008.37	\$730.97	0.24	\$531.05	0.73	31647.20	\$4,547.94	0.14	\$4,514.50	0.99

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PHARMACISTS MUTUAL INSURANCE	2355.16	\$147.00	0.06	\$156.75	1.07	655.93	\$168.33	0.26	\$155.93	0.93	348.52	\$64.05	0.18	\$43.56	0.68	3359.61	\$379.37	0.11	\$356.24	0.94
PIONEER STATE MUTUAL INSURANCE	784509.03	\$37,548.32	0.05	\$10,438.00	0.28	108127.46	\$24,015.11	0.22	\$19,190.26	0.80	110274.95	\$10,146.46	0.09	\$10,349.72	1.02	1002911.44	\$71,709.89	0.07	\$39,977.98	0.56
PROGRESSIVE MICHIGAN INSURANCE	1815166.00	\$149,264.75	0.08	\$68,320.11	0.46	221260.00	\$128,668.81	0.58	\$67,708.08	0.53	233580.00	\$40,627.12	0.17	\$21,636.83	0.53	2270006.00	\$318,560.68	0.14	\$157,665.01	0.49
PRUDENTIAL GENERAL INSURANCE	7153.03	\$679.62	0.10	\$107.37	0.16	889.79	\$581.06	0.65	\$408.13	0.70	871.34	\$274.23	0.31	\$151.09	0.55	8914.16	\$1,534.91	0.17	\$666.60	0.43
PRUDENTIAL PROPERTY AND CASUALTY	252119.99	\$14,437.92	0.06	\$7,644.64	0.53	33064.94	\$12,756.11	0.39	\$8,832.05	0.69	32299.51	\$6,396.44	0.20	\$3,796.00	0.59	317484.44	\$33,590.47	0.11	\$20,272.68	0.60
QBE INSURANCE CORPORATION	63019.42	\$10,902.92	0.17	\$1,645.67	0.15	429.42	\$653.18	1.52	\$166.98	0.26	494.82	\$258.93	0.52	\$168.64	0.65	63943.66	\$11,815.03	0.18	\$1,981.29	0.17
RESPONSE WORLDWIDE INSURANCE	377.28	\$28.61	0.08	\$16.36	0.57	36.97	\$20.05	0.54	\$48.69	2.43	42.76	\$14.66	0.34	\$12.92	0.88	457.01	\$63.32	0.14	\$77.96	1.23
ROYAL INSURANCE COMPANY OF	204.69	\$16.59	0.08	\$0.00	NA	38.32	\$23.65	0.62	\$0.00	0.00	42.65	\$9.24	0.22	\$0.89	0.10	285.66	\$49.48	0.17	\$0.90	0.02
SAFECO INSURANCE COMPANY OF	53210.27	\$4,688.26	0.09	\$5,414.94	1.15	9495.89	\$4,396.80	0.46	\$3,960.92	0.90	11158.42	\$1,779.17	0.16	\$1,790.39	1.01	73864.58	\$10,864.23	0.15	\$11,166.24	1.03
SAFECO INSURANCE COMPANY OF	255550.28	\$22,745.06	0.09	\$13,634.92	0.60	46812.27	\$20,475.13	0.44	\$12,427.54	0.61	53868.46	\$8,695.23	0.16	\$5,287.92	0.61	356231.01	\$51,915.41	0.15	\$31,350.38	0.60
SECURA INSURANCE, A MUTUAL	247025.55	\$15,768.94	0.06	\$6,192.44	0.39	34990.30	\$10,788.01	0.31	\$8,971.14	0.83	36956.03	\$5,387.98	0.15	\$3,489.92	0.65	318971.88	\$31,944.93	0.10	\$18,653.50	0.58

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SECURA SUPREME INSURANCE	5356.56	\$631.74	0.12	\$4.26	0.01	1533.03	\$474.43	0.31	\$88.35	0.19	1610.61	\$210.90	0.13	\$39.72	0.19	8500.20	\$1,317.07	0.15	\$132.33	0.10
SOMPO JAPAN INSURANCE COMPANY OF SOUTHERN MICHIGAN INSURANCE	194.00	\$23.63	0.12	\$0.83	0.04	50.00	\$58.00	1.16	\$27.07	0.47	50.00	\$12.60	0.25	\$3.33	0.26	294.00	\$94.23	0.32	\$31.23	0.33
	128045.66	\$10,852.89	0.08	\$11,048.90	1.02	5781.54	\$5,274.86	0.91	\$4,114.25	0.78	5731.72	\$2,341.89	0.41	\$1,821.48	0.78	139558.92	\$18,469.64	0.13	\$16,984.63	0.92
STANDARD FIRE INSURANCE COMPANY, THE	14019.51	\$904.76	0.06	\$895.26	0.99	2540.34	\$762.38	0.30	\$1,001.20	1.31	1533.95	\$291.51	0.19	\$554.81	1.90	18093.80	\$1,958.64	0.11	\$2,451.27	1.25
STATE AUTOMOBILE MUTUAL	44834.24	\$2,991.39	0.07	\$1,067.52	0.36	6867.76	\$3,068.19	0.45	\$1,708.58	0.56	7443.19	\$1,214.01	0.16	\$726.07	0.60	59145.19	\$7,273.60	0.12	\$3,502.16	0.48
STATE FARM FIRE AND CASUALTY	25984.15	\$3,161.89	0.12	\$789.65	0.25	2940.78	\$2,441.84	0.83	\$1,376.10	0.56	3348.66	\$666.84	0.20	\$412.00	0.62	32273.59	\$6,270.57	0.19	\$2,577.75	0.41
STATE FARM MUTUAL AUTOMOBILE	14389092.77	\$829,438.64	0.06	\$641,870.21	0.77	1925231.77	\$754,419.20	0.39	\$547,790.06	0.73	2088562.00	\$290,822.18	0.14	\$220,596.82	0.76	18402886.54	\$1,874,680.01	0.10	\$1,410,257.09	0.75
TEACHERS INSURANCE COMPANY	64775.00	\$3,152.44	0.05	\$1,133.52	0.36	10126.89	\$2,894.00	0.29	\$2,311.94	0.80	10597.99	\$1,277.94	0.12	\$887.29	0.69	85499.88	\$7,324.38	0.09	\$4,332.75	0.59
TITAN INDEMNITY COMPANY	3717.43	\$483.81	0.13	\$363.43	0.75	521.70	\$554.36	1.06	\$357.83	0.65	521.28	\$161.82	0.31	\$174.66	1.08	4760.41	\$1,199.99	0.25	\$895.92	0.75
TITAN INSURANCE COMPANY	1026156.34	\$151,612.75	0.15	\$84,872.45	0.56	31725.16	\$36,459.67	1.15	\$25,359.38	0.70	33583.14	\$16,952.38	0.50	\$9,584.68	0.57	1091464.64	\$205,024.80	0.19	\$119,816.51	0.58
TOKIO MARINE AND FIRE INSURANCE	1108.00	\$133.83	0.12	\$7.21	0.05	240.00	\$170.69	0.71	\$89.25	0.52	237.00	\$55.30	0.23	\$4.77	0.09	1585.00	\$359.82	0.23	\$101.23	0.28

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TRANSPORT INSURANCE COMPANY	10.27	(\$4.14)	NA	\$46.71	NA	0.98	(\$2.19)	NA	(\$11.76)	NA	0.98	(\$1.69)	NA	(\$16.41)	NA	12.23	(\$8.01)	NA	\$18.54	NA
TRAVELERS INDEMNITY COMPANY OF	6642.22	\$349.88	0.05	\$40.15	0.11	1489.05	\$390.24	0.26	\$366.57	0.94	1006.61	\$151.74	0.15	\$86.98	0.57	9137.88	\$891.86	0.10	\$493.69	0.55
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$86.74	NA	0.00	\$0.00	NA	\$8.20	NA	0.00	\$0.00	NA	\$94.94	NA
TRUMBULL INSURANCE COMPANY	6449.18	\$574.25	0.09	\$174.56	0.30	679.66	\$511.02	0.75	\$365.11	0.71	727.15	\$188.65	0.26	\$109.83	0.58	7855.99	\$1,273.92	0.16	\$649.50	0.51
UNITED SERVICES AUTOMOBILE	445187.53	\$27,803.32	0.06	\$13,067.62	0.47	88913.80	\$36,078.87	0.41	\$22,381.59	0.62	94748.03	\$10,226.42	0.11	\$6,246.99	0.61	628849.36	\$74,108.60	0.12	\$41,696.19	0.56
UNITRIN DIRECT INSURANCE COMPANY	78651.23	\$4,602.45	0.06	\$1,615.07	0.35	9995.47	\$3,997.32	0.40	\$1,882.76	0.47	10256.09	\$1,903.62	0.19	\$412.47	0.22	98902.79	\$10,503.39	0.11	\$3,910.30	0.37
UNITRIN DIRECT PROPERTY & CASUALTY	2301.94	\$207.16	0.09	\$0.43	0.00	397.03	\$226.56	0.57	\$33.54	0.15	802.70	\$69.65	0.09	\$0.05	0.00	3501.67	\$503.37	0.14	\$34.01	0.07
USAA CASUALTY INSURANCE	296399.80	\$19,996.29	0.07	\$13,568.69	0.68	57061.45	\$25,948.93	0.45	\$16,310.77	0.63	59780.40	\$7,586.24	0.13	\$4,381.60	0.58	413241.65	\$53,531.46	0.13	\$34,261.05	0.64
VIGILANT INSURANCE COMPANY	46.05	\$4.47	0.10	\$0.00	NA	9.76	\$4.62	0.47	\$0.00	NA	12.76	\$3.05	0.24	\$0.00	NA	68.57	\$12.13	0.18	\$0.00	NA
WARNER INSURANCE COMPANY	1297.12	\$14.49	0.01	\$4.77	0.33	287.63	\$22.81	0.08	\$34.61	1.52	289.92	\$6.84	0.02	\$27.57	4.03	1874.67	\$44.13	0.02	\$66.96	1.52
WEST AMERICAN INSURANCE	82583.05	\$6,246.42	0.08	\$4,161.93	0.67	12862.32	\$5,357.39	0.42	\$4,035.04	0.75	13903.88	\$2,599.17	0.19	\$1,763.61	0.68	109349.25	\$14,202.99	0.13	\$9,960.58	0.70

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WESTFIELD INSURANCE COMPANY	176420.25	\$8,890.67	0.05	\$4,774.70	0.54	19878.14	\$8,070.81	0.41	\$4,970.02	0.62	21146.39	\$3,492.89	0.17	\$1,640.11	0.47	217444.78	\$20,454.37	0.09	\$11,384.83	0.56
WOLVERINE MUTUAL INSURANCE	229324.26	\$11,150.30	0.05	\$5,124.76	0.46	26741.74	\$8,349.31	0.31	\$6,115.25	0.73	28760.07	\$3,675.79	0.13	\$2,263.10	0.62	284826.07	\$23,175.40	0.08	\$13,503.11	0.58
Mean:	626272.31	\$37,735.69	0.0843	\$24,638.17	0.9339	80474.56	\$33,680.69	0.5203	\$22,866.02	1.4344	86242.79	\$12,944.40	0.2089	\$8,632.37	1.2006	777060.46	\$83,166.56	0.1412	\$55,349.73	1.7456
StDev:	1843607.73	\$108,067.69	0.0675	\$75,804.32	4.0262	245305.65	\$102,365.82	0.2799	\$70,276.78	5.6173	263931.61	\$38,750.39	0.129	\$26,804.57	4.6435	2326403.01	\$246,970.62	0.0858	\$170,706.27	8.6553
Min:	0.00	(\$126.76)	0.0112	\$0.00	0.0012	0.00	(\$60.53)	0.0793	(\$11.76)	8E-05	0.00	(\$40.18)	0.0236	\$0.00	0.0007	0.00	(\$227.48)	0.0224	(\$63.11)	0.0092
Max:	14389092.77	\$829,438.64	0.6753	\$641,870.21	41.856	1925231.77	\$754,419.20	1.5211	\$547,790.06	46.534	2088562.00	\$290,822.18	0.7541	\$220,596.82	48.14	18402886.54	\$1,874,680.01	0.8074	\$1,410,257.09	84.589

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TERRITORY 13 Dearborn City

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	7789.75	\$444.25	0.06	\$633.57	1.43	1365.70	\$602.97	0.44	\$616.33	1.02	1427.32	\$263.81	0.18	\$180.97	0.69	10582.77	\$1,311.03	0.12	\$1,430.87	1.09
ALLIED PROPERTY AND CASUALTY	3183.39	\$305.89	0.10	\$72.73	0.24	528.52	\$264.76	0.50	\$129.60	0.49	565.83	\$108.82	0.19	\$81.07	0.75	4277.74	\$679.46	0.16	\$283.40	0.42
ALLSTATE INSURANCE COMPANY	102235.86	\$6,920.36	0.07	\$3,502.13	0.51	12448.85	\$6,664.83	0.54	\$4,633.68	0.70	13359.30	\$3,295.61	0.25	\$1,594.51	0.48	128044.01	\$16,880.80	0.13	\$9,730.31	0.58
AMERICAN FELLOWSHIP MUTUAL	2856.80	\$203.00	0.07	\$54.63	0.27	442.50	\$172.17	0.39	\$99.25	0.58	442.50	\$55.37	0.13	\$63.32	1.14	3741.80	\$430.53	0.12	\$217.20	0.50
AMERICAN INSURANCE COMPANY, THE	98.64	\$9.22	0.09	\$1.77	0.19	23.79	\$15.32	0.64	\$0.00	NA	24.96	\$6.38	0.26	\$3.93	0.62	147.39	\$30.92	0.21	\$5.70	0.18
AMERICAN INTERNATIONAL INSURANCE	7238.11	\$490.88	0.07	\$482.04	0.98	1146.52	\$537.11	0.47	\$490.49	0.91	1239.63	\$243.45	0.20	\$216.69	0.89	9624.26	\$1,271.43	0.13	\$1,189.22	0.94
AMERICAN PROTECTION INSURANCE	13.31	\$0.61	0.05	\$0.00	NA	2.33	\$1.05	0.45	\$0.00	NA	2.33	\$0.45	0.19	\$0.00	NA	17.97	\$2.11	0.12	\$0.00	NA
AMEX ASSURANCE COMPANY	339.73	\$65.81	0.19	\$9.36	0.14	93.47	\$56.76	0.61	\$41.56	0.73	95.91	\$23.75	0.25	\$33.75	1.42	529.11	\$146.32	0.28	\$84.67	0.58
AMICA MUTUAL INSURANCE COMPANY	3348.10	\$272.55	0.08	\$291.35	1.07	520.01	\$274.17	0.53	\$175.27	0.64	543.64	\$86.66	0.16	\$41.06	0.47	4411.75	\$633.37	0.14	\$507.68	0.80
ARGONAUT INSURANCE COMPANY	7.08	\$1.80	0.25	\$0.00	NA	1.41	\$1.99	1.41	\$0.00	NA	1.41	\$0.98	0.70	\$0.00	NA	9.90	\$4.77	0.48	\$0.00	NA
AUTO CLUB GROUP INSURANCE	274815.14	\$20,894.20	0.08	\$14,517.32	0.69	48160.88	\$23,208.34	0.48	\$14,449.50	0.62	50260.56	\$6,980.42	0.14	\$4,172.44	0.60	373236.58	\$51,082.95	0.14	\$33,139.26	0.65

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AUTO CLUB INSURANCE ASSOCIATION	71265.45	\$6,165.16	0.09	\$3,092.80	0.50	11374.52	\$5,724.48	0.50	\$3,452.18	0.60	11947.48	\$1,744.72	0.15	\$728.48	0.42	94587.45	\$13,634.36	0.14	\$7,273.47	0.53
AUTO-OWNERS INSURANCE COMPANY	59395.69	\$3,119.40	0.05	\$3,534.09	1.13	6155.75	\$3,663.50	0.60	\$2,150.87	0.59	6670.60	\$1,123.27	0.17	\$875.92	0.78	72222.04	\$7,906.16	0.11	\$6,560.87	0.83
BRISTOL WEST INSURANCE COMPANY	2687.62	\$226.30	0.08	\$63.14	0.28	257.13	\$226.09	0.88	\$118.07	0.52	262.57	\$84.99	0.32	\$70.98	0.84	3207.32	\$537.38	0.17	\$252.18	0.47
CINCINNATI INSURANCE COMPANY, THE	1386.24	\$71.31	0.05	\$7.74	0.11	161.81	\$73.50	0.45	\$107.01	1.46	171.80	\$27.01	0.16	\$19.12	0.71	1719.85	\$171.82	0.10	\$133.87	0.78
CITIZENS INSURANCE COMPANY OF	136643.36	\$7,272.74	0.05	\$3,942.63	0.54	15673.62	\$6,956.90	0.44	\$4,439.43	0.64	16579.12	\$2,446.30	0.15	\$1,139.33	0.47	168896.10	\$16,675.93	0.10	\$9,521.39	0.57
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$6.42)	NA	\$90.10	NA	0.33	(\$4.77)	NA	\$69.95	NA	0.00	(\$2.75)	NA	\$5.76	NA	0.33	(\$13.94)	NA	\$165.81	NA
DAIRYLAND INSURANCE COMPANY	1204.70	\$149.80	0.12	\$331.03	2.21	54.22	\$54.04	1.00	\$57.38	1.06	61.07	\$32.63	0.53	\$63.46	1.94	1319.99	\$236.48	0.18	\$451.87	1.91
EMCASCO INSURANCE COMPANY	50.24	\$3.81	0.08	\$0.51	0.13	2.59	\$1.56	0.60	\$5.14	3.30	2.59	\$0.89	0.34	\$0.72	0.81	55.42	\$6.26	0.11	\$6.37	1.02
EMPLOYERS MUTUAL CASUALTY	98.18	\$9.05	0.09	\$0.00	NA	4.42	\$4.02	0.91	\$0.00	NA	4.42	\$2.30	0.52	\$0.00	NA	107.02	\$15.37	0.14	\$0.00	NA
ESURANCE INSURANCE COMPANY	2.38	\$2.61	1.10	\$0.00	NA	0.82	\$1.48	1.80	\$0.00	NA	0.41	\$0.35	0.86	\$0.00	NA	3.61	\$4.44	1.23	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	10924.50	\$654.16	0.06	\$468.88	0.72	793.60	\$528.13	0.67	\$323.80	0.61	822.60	\$252.80	0.31	\$152.20	0.60	12540.70	\$1,435.09	0.11	\$944.88	0.66

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FARM BUREAU MUTUAL INSURANCE	265.70	\$8.13	0.03	\$0.00	NA	25.80	\$9.05	0.35	\$5.73	0.63	25.50	\$5.48	0.21	\$1.03	0.19	317.00	\$22.66	0.07	\$6.76	0.30
FARMERS INSURANCE EXCHANGE	33364.73	\$2,919.89	0.09	\$5,517.53	1.89	2291.62	\$1,754.38	0.77	\$3,216.39	1.83	2400.55	\$757.51	0.32	\$1,603.10	2.12	38056.90	\$5,431.78	0.14	\$10,337.01	1.90
FEDERAL INSURANCE COMPANY	124.67	\$15.46	0.12	\$0.00	NA	35.10	\$21.66	0.62	\$9.60	0.44	34.71	\$10.56	0.30	\$5.04	0.48	194.48	\$47.67	0.25	\$14.65	0.31
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	0.00	\$0.04	NA	\$0.00	NA	0.67	\$0.18	0.27	\$0.00	NA	0.67	\$0.22	0.33	\$0.00	NA
FOUNDERS INSURANCE COMPANY	1020.70	\$143.00	0.14	\$7.43	0.05	8.64	\$12.42	1.44	\$8.48	0.68	8.82	\$7.26	0.82	\$6.32	0.87	1038.16	\$162.68	0.16	\$22.23	0.14
FOUNDERS INSURANCE COMPANY OF	763.05	\$129.58	0.17	\$4.12	0.03	8.74	\$11.06	1.26	\$0.81	0.07	9.08	\$6.66	0.73	\$4.83	0.73	780.87	\$147.29	0.19	\$9.76	0.07
FRANKENMUTH MUTUAL INSURANCE	2937.00	\$209.00	0.07	\$60.04	0.29	408.00	\$188.39	0.46	\$165.81	0.88	366.00	\$64.33	0.18	\$68.20	1.06	3711.00	\$461.73	0.12	\$294.05	0.64
FREMONT MUTUAL INSURANCE	182.30	\$5.75	0.03	\$0.00	NA	10.99	\$4.48	0.41	\$1.29	0.29	10.99	\$1.52	0.14	\$4.27	2.81	204.28	\$11.75	0.06	\$5.56	0.47
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$0.13)	NA	\$0.00	NA	0.00	(\$0.18)	NA	\$2.70	NA	0.00	(\$0.06)	NA	\$2.89	NA	0.00	(\$0.37)	NA	\$5.59	NA
GEICO INDEMNITY COMPANY	5761.78	\$668.26	0.12	\$2,009.65	3.01	634.56	\$505.96	0.80	\$536.19	1.06	651.57	\$294.72	0.45	\$257.51	0.87	7047.91	\$1,468.93	0.21	\$2,803.35	1.91
GLENS FALLS INSURANCE COMPANY, THE	1926.76	\$185.16	0.10	\$80.54	0.43	284.75	\$160.73	0.56	\$52.86	0.33	311.01	\$82.72	0.27	\$10.97	0.13	2522.52	\$428.61	0.17	\$144.37	0.34

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GMAC INSURANCE COMPANY	24.00	\$3.11	0.13	\$0.00	NA	4.00	\$2.82	0.71	\$0.00	NA	4.00	\$1.23	0.31	\$0.00	NA	32.00	\$7.16	0.22	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$2.91)	NA	0.00	\$0.00	NA	(\$1.49)	NA	0.00	\$0.00	NA	(\$4.40)	NA
GREAT AMERICAN INSURANCE	357.85	\$35.59	0.10	\$1.00	0.03	81.85	\$33.22	0.41	\$19.02	0.57	89.66	\$16.31	0.18	\$8.38	0.51	529.36	\$85.12	0.16	\$28.39	0.33
GREAT LAKES CASUALTY INSURANCE	2757.73	\$244.36	0.09	\$158.53	0.65	448.13	\$258.57	0.58	\$265.13	1.03	477.56	\$95.28	0.20	\$58.77	0.62	3683.42	\$598.20	0.16	\$482.44	0.81
GREAT NORTHERN INSURANCE	575.99	\$68.91	0.12	\$32.52	0.47	200.56	\$114.01	0.57	\$39.42	0.35	185.83	\$53.85	0.29	\$11.49	0.21	962.38	\$236.76	0.25	\$83.43	0.35
GUARANTY NATIONAL INSURANCE	74.64	\$7.16	0.10	\$0.00	NA	7.99	\$8.01	1.00	\$10.18	1.27	7.90	\$3.87	0.49	\$6.83	1.76	90.53	\$19.04	0.21	\$17.01	0.89
HARLEYSVILLE LAKE STATES INSURANCE	66.22	\$11.05	0.17	\$0.68	0.06	5.71	\$8.54	1.50	\$39.02	4.57	8.02	\$4.89	0.61	\$6.90	1.41	79.95	\$24.48	0.31	\$46.60	1.90
HARTFORD ACCIDENT AND INDEMNITY	5421.93	\$331.39	0.06	\$207.95	0.63	1056.19	\$457.89	0.43	\$305.03	0.67	1083.26	\$154.91	0.14	\$53.28	0.34	7561.38	\$944.20	0.12	\$566.26	0.60
HARTFORD CASUALTY INSURANCE	15.32	\$1.64	0.11	\$0.00	NA	3.83	\$2.00	0.52	\$0.00	NA	3.83	\$0.68	0.18	\$0.00	NA	22.98	\$4.31	0.19	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	1408.49	\$95.33	0.07	\$2.71	0.03	255.02	\$86.70	0.34	\$62.68	0.72	275.32	\$31.04	0.11	\$8.03	0.26	1938.83	\$213.07	0.11	\$73.42	0.34
HARTFORD UNDERWRITERS INSURANCE	43.25	\$3.45	0.08	\$0.00	NA	8.40	\$3.12	0.37	\$0.00	NA	9.25	\$0.95	0.10	\$0.21	0.22	60.90	\$7.53	0.12	\$0.21	0.03

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HASTINGS MUTUAL INSURANCE	72.46	\$11.86	0.16	\$0.00	NA	7.00	\$3.80	0.54	\$3.07	0.81	6.00	\$2.16	0.36	\$2.48	1.15	85.46	\$17.83	0.21	\$5.55	0.31
HOME-OWNERS INSURANCE COMPANY	21392.30	\$1,104.89	0.05	\$921.07	0.83	2275.55	\$1,347.04	0.59	\$866.12	0.64	2391.30	\$385.29	0.16	\$414.52	1.08	26059.15	\$2,837.22	0.11	\$2,201.71	0.78
INTEGON NATIONAL INSURANCE	894.70	\$76.45	0.09	\$0.50	0.01	94.94	\$60.13	0.63	\$19.89	0.33	97.82	\$22.73	0.23	\$2.95	0.13	1087.46	\$159.31	0.15	\$23.34	0.15
LIBERTY INSURANCE CORPORATION	0.00	(\$0.38)	NA	\$0.00	NA	0.00	(\$0.65)	NA	\$0.00	NA	0.00	(\$0.20)	NA	\$0.26	NA	0.00	(\$1.23)	NA	\$0.26	NA
LIBERTY MUTUAL FIRE INSURANCE	13061.17	\$1,411.08	0.11	\$502.58	0.36	3101.48	\$1,720.90	0.55	\$1,297.46	0.75	3249.93	\$664.90	0.20	\$532.68	0.80	19412.58	\$3,796.88	0.20	\$2,332.71	0.61
LIBERTY MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.03	NA	0.00	\$0.00	NA	\$0.03	NA
LUMBERMENS MUTUAL CASUALTY	280.69	\$17.25	0.06	\$8.51	0.49	32.36	\$21.03	0.65	\$49.43	2.35	37.39	\$7.63	0.20	(\$46.38)	NA	350.44	\$45.91	0.13	\$11.56	0.25
MEEMIC INSURANCE COMPANY	32605.36	\$2,171.21	0.07	\$565.29	0.26	5687.44	\$2,543.34	0.45	\$1,589.62	0.63	5862.88	\$983.89	0.17	\$492.57	0.50	44155.68	\$5,698.44	0.13	\$2,647.49	0.46
MEMBERSELECT INSURANCE COMPANY	3752.12	\$601.48	0.16	\$192.94	0.32	442.72	\$462.85	1.05	\$370.55	0.80	466.30	\$201.88	0.43	\$144.78	0.72	4661.14	\$1,266.21	0.27	\$708.26	0.56
MERASTAR INSURANCE COMPANY	15.12	\$2.17	0.14	\$0.00	NA	2.96	\$1.46	0.49	\$0.00	NA	2.96	\$0.46	0.16	\$0.00	NA	21.04	\$4.09	0.19	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	3299.77	\$315.60	0.10	\$197.06	0.62	409.80	\$259.25	0.63	\$205.10	0.79	438.46	\$140.73	0.32	\$40.18	0.29	4148.03	\$715.57	0.17	\$442.33	0.62

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METROPOLITAN GENERAL INSURANCE	533.26	\$48.10	0.09	\$28.56	0.59	70.74	\$46.30	0.65	\$52.96	1.14	72.56	\$27.47	0.38	\$18.76	0.68	676.56	\$121.87	0.18	\$100.28	0.82
METROPOLITAN GROUP PROPERTY AND	54394.31	\$4,666.23	0.09	\$2,076.16	0.44	7844.19	\$6,156.97	0.78	\$3,373.07	0.55	8124.06	\$2,162.69	0.27	\$1,773.91	0.82	70362.56	\$12,985.88	0.18	\$7,223.14	0.56
METROPOLITAN PROPERTY AND CASUALTY	3340.22	\$299.73	0.09	\$182.54	0.61	403.43	\$252.17	0.63	\$166.51	0.66	416.30	\$154.58	0.37	\$90.84	0.59	4159.95	\$706.48	0.17	\$439.88	0.62
MIC GENERAL INSURANCE CORPORATION	6993.51	\$611.69	0.09	\$204.56	0.33	1293.51	\$583.84	0.45	\$377.56	0.65	1353.13	\$216.19	0.16	\$136.13	0.63	9640.15	\$1,411.72	0.15	\$718.25	0.51
MICHIGAN AUTOMOBILE INSURANCE	1746.13	\$282.81	0.16	\$186.02	0.66	140.88	\$151.24	1.07	\$186.01	1.23	146.14	\$42.54	0.29	\$121.99	2.87	2033.15	\$476.59	0.23	\$494.03	1.04
MICHIGAN INSURANCE COMPANY	8580.00	\$168.94	0.02	\$211.26	1.25	845.00	\$162.27	0.19	\$130.84	0.81	723.00	\$51.88	0.07	\$88.56	1.71	10148.00	\$383.09	0.04	\$430.66	1.12
MICHIGAN MILLERS MUTUAL	1397.12	\$98.79	0.07	\$2.27	0.02	168.00	\$91.40	0.54	\$75.59	0.83	172.58	\$36.35	0.21	\$11.83	0.33	1737.70	\$226.55	0.13	\$89.68	0.40
MID-CENTURY INSURANCE COMPANY	4.98	\$1.22	0.24	\$0.00	NA	0.58	\$0.35	0.60	\$0.00	NA	0.58	\$0.14	0.23	\$0.34	2.55	6.14	\$1.70	0.28	\$0.34	0.20
MODERN SERVICE INSURANCE	754.06	\$123.39	0.16	\$136.23	1.10	14.37	\$15.17	1.06	\$3.69	0.24	15.74	\$10.57	0.67	\$0.40	0.04	784.17	\$149.12	0.19	\$140.33	0.94
MUTUAL SERVICE CASUALTY	840.28	\$49.15	0.06	\$6.81	0.14	106.04	\$49.41	0.47	\$16.90	0.34	107.23	\$14.43	0.13	\$16.73	1.16	1053.55	\$112.99	0.11	\$40.45	0.36
NATIONAL BEN- FRANKLIN INSURANCE	455.60	\$36.91	0.08	\$0.50	0.01	66.49	\$33.11	0.50	\$2.53	0.08	69.51	\$15.76	0.23	\$6.39	0.41	591.60	\$85.78	0.14	\$9.42	0.11

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 13 Dearborn City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONAL GENERAL INSURANCE	235.13	\$47.10	0.20	\$17.55	0.37	50.61	\$21.11	0.42	\$20.83	0.99	51.74	\$10.28	0.20	\$1.59	0.15	337.48	\$78.49	0.23	\$39.97	0.51
NATIONWIDE INSURANCE COMPANY OF	748.81	\$66.17	0.09	\$31.99	0.48	146.73	\$61.93	0.42	\$41.82	0.68	158.97	\$25.85	0.16	\$30.02	1.16	1054.51	\$153.95	0.15	\$103.83	0.67
NATIONWIDE MUTUAL FIRE INSURANCE	11611.05	\$1,242.73	0.11	\$1,012.38	0.81	2016.06	\$1,137.73	0.56	\$1,017.31	0.89	2100.85	\$530.05	0.25	\$428.53	0.81	15727.96	\$2,910.51	0.19	\$2,458.21	0.84
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$13.95	NA	0.00	\$0.00	NA	\$7.00	NA	0.00	\$0.00	NA	\$0.47	NA	0.00	\$0.00	NA	\$21.42	NA
NORTH POINTE INSURANCE COMPANY	6412.00	\$1,012.18	0.16	\$1,050.06	1.04	94.00	\$107.20	1.14	\$128.80	1.20	110.00	\$62.90	0.57	\$0.39	0.01	6616.00	\$1,182.28	0.18	\$1,179.26	1.00
NORTHERN INSURANCE COMPANY OF	76.13	\$6.30	0.08	\$0.00	NA	8.98	\$5.93	0.66	\$7.70	1.30	9.41	\$1.81	0.19	\$0.85	0.47	94.52	\$14.04	0.15	\$8.55	0.61
PACIFIC INDEMNITY COMPANY	10.41	\$1.13	0.11	\$0.00	NA	3.00	\$1.48	0.49	\$0.00	NA	4.00	\$0.78	0.20	\$0.00	NA	17.41	\$3.40	0.20	\$0.00	NA
PARTNERS MUTUAL INSURANCE	0.00	\$1.21	NA	\$0.00	NA	0.00	\$1.57	NA	\$0.00	NA	0.00	\$0.90	NA	\$0.00	NA	0.00	\$3.68	NA	\$0.00	NA
PHARMACISTS MUTUAL INSURANCE	273.34	\$19.59	0.07	\$0.54	0.03	60.83	\$16.33	0.27	\$0.00	NA	31.34	\$7.03	0.22	\$2.67	0.38	365.51	\$42.95	0.12	\$3.21	0.07
PIONEER STATE MUTUAL INSURANCE	713.74	\$57.79	0.08	\$22.16	0.38	99.07	\$38.61	0.39	\$16.54	0.43	99.67	\$14.65	0.15	\$1.83	0.12	912.48	\$111.05	0.12	\$40.53	0.36
PROGRESSIVE MICHIGAN INSURANCE	9733.00	\$1,169.72	0.12	\$352.98	0.30	1260.00	\$995.87	0.79	\$454.53	0.46	1298.00	\$286.68	0.22	\$169.61	0.59	12291.00	\$2,452.27	0.20	\$977.13	0.40

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
QBE INSURANCE CORPORATION	88.74	\$19.64	0.22	\$0.00	NA	0.08	\$0.29	3.66	\$0.00	NA	0.08	\$0.15	1.85	\$0.00	NA	88.90	\$20.08	0.23	\$0.00	NA
RESPONSE WORLDWIDE INSURANCE	0.72	\$0.07	0.10	\$0.00	NA	0.18	\$0.18	1.01	\$0.00	NA	0.18	\$0.16	0.91	\$0.00	NA	1.08	\$0.42	0.39	\$0.00	NA
SAFECO INSURANCE COMPANY OF	4810.65	\$480.40	0.10	\$358.19	0.75	883.19	\$568.98	0.64	\$529.49	0.93	1027.63	\$317.26	0.31	\$353.15	1.11	6721.47	\$1,366.64	0.20	\$1,240.83	0.91
SAFECO INSURANCE COMPANY OF	29066.37	\$2,817.82	0.10	\$2,812.00	1.00	5198.92	\$3,306.79	0.64	\$2,150.22	0.65	5745.94	\$1,784.76	0.31	\$1,156.16	0.65	40011.23	\$7,909.36	0.20	\$6,118.38	0.77
SECURA INSURANCE, A MUTUAL	0.00	(\$0.12)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.12)	NA	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	1673.01	\$148.76	0.09	\$139.83	0.94	58.60	\$92.63	1.58	\$187.75	2.03	58.38	\$45.67	0.78	\$71.05	1.56	1789.99	\$287.06	0.16	\$398.63	1.39
STANDARD FIRE INSURANCE COMPANY, THE	6703.58	\$494.62	0.07	\$856.94	1.73	844.86	\$324.24	0.38	\$494.74	1.53	517.30	\$114.19	0.22	\$308.65	2.70	8065.74	\$933.05	0.12	\$1,660.33	1.78
STATE AUTOMOBILE MUTUAL	599.23	\$57.20	0.10	\$1.81	0.03	90.09	\$57.44	0.64	\$14.85	0.26	104.98	\$24.44	0.23	\$33.05	1.35	794.30	\$139.08	0.18	\$49.71	0.36
STATE FARM FIRE AND CASUALTY	374.66	\$47.89	0.13	\$7.45	0.16	40.47	\$35.88	0.89	\$13.24	0.37	41.98	\$10.37	0.25	\$8.58	0.83	457.11	\$94.15	0.21	\$29.27	0.31
STATE FARM MUTUAL AUTOMOBILE	204096.87	\$12,318.53	0.06	\$11,877.69	0.96	27062.61	\$12,023.36	0.44	\$8,722.65	0.73	28347.06	\$4,782.39	0.17	\$2,945.83	0.62	259506.54	\$29,124.28	0.11	\$23,546.16	0.81
TITAN INDEMNITY COMPANY	205.46	\$35.71	0.17	\$3.27	0.09	28.67	\$37.26	1.30	\$15.12	0.41	28.66	\$13.67	0.48	\$2.13	0.16	262.79	\$86.64	0.33	\$20.52	0.24

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 13 Dearborn City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INSURANCE COMPANY	61642.83	\$12,351.20	0.20	\$7,149.37	0.58	1091.99	\$1,663.04	1.52	\$1,308.11	0.79	1138.68	\$1,100.35	0.97	\$658.48	0.60	63873.50	\$15,114.59	0.24	\$9,115.95	0.60
TRANSPORT INSURANCE COMPANY	0.00	\$0.00	NA	\$33.43	NA	0.00	\$0.00	NA	(\$15.27)	NA	0.00	\$0.00	NA	\$0.30	NA	0.00	\$0.00	NA	\$18.47	NA
TRAVELERS INDEMNITY COMPANY OF	263.31	\$17.90	0.07	\$2.59	0.14	48.66	\$23.79	0.49	\$40.48	1.70	35.60	\$9.55	0.27	\$3.09	0.32	347.57	\$51.23	0.15	\$46.16	0.90
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$5.92	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$5.92	NA
TRUMBULL INSURANCE COMPANY	68.77	\$7.03	0.10	\$0.00	NA	10.06	\$7.53	0.75	\$2.83	0.38	10.07	\$2.58	0.26	\$0.00	NA	88.90	\$17.14	0.19	\$2.83	0.17
UNITED SERVICES AUTOMOBILE	4568.79	\$322.90	0.07	\$199.76	0.62	920.36	\$426.13	0.46	\$185.10	0.43	969.68	\$146.76	0.15	\$41.79	0.28	6458.83	\$895.79	0.14	\$426.66	0.48
UNITRIN DIRECT INSURANCE COMPANY	490.00	\$45.61	0.09	\$0.09	0.00	44.70	\$26.59	0.59	\$17.20	0.65	46.00	\$14.49	0.31	\$0.37	0.03	580.70	\$86.68	0.15	\$17.66	0.20
UNITRIN DIRECT PROPERTY & CASUALTY	79.32	\$10.24	0.13	\$0.00	NA	13.97	\$12.02	0.86	\$2.41	0.20	32.20	\$3.78	0.12	\$0.00	NA	125.49	\$26.05	0.21	\$2.41	0.09
USAA CASUALTY INSURANCE	3994.03	\$320.09	0.08	\$54.23	0.17	752.43	\$416.46	0.55	\$247.93	0.60	780.27	\$145.31	0.19	\$67.82	0.47	5526.73	\$881.85	0.16	\$369.98	0.42
WARNER INSURANCE COMPANY	9.84	(\$0.08)	NA	\$0.00	NA	2.46	(\$0.28)	NA	\$0.00	NA	2.65	(\$0.06)	NA	\$0.00	NA	14.95	(\$0.41)	NA	\$0.00	NA
WEST AMERICAN INSURANCE	332.37	\$39.55	0.12	\$2.11	0.05	48.66	\$34.82	0.72	\$11.38	0.33	52.22	\$15.21	0.29	\$21.23	1.40	433.25	\$89.58	0.21	\$34.72	0.39

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 13 Dearborn City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WESTFIELD INSURANCE COMPANY	5376.50	\$315.41	0.06	\$621.24	1.97	610.07	\$341.50	0.56	\$291.25	0.85	629.42	\$127.40	0.20	\$85.28	0.67	6615.99	\$784.30	0.12	\$997.77	1.27
WOLVERINE MUTUAL INSURANCE	47.31	\$2.60	0.05	\$1.50	0.58	0.50	\$0.56	1.11	\$0.00	NA	0.50	\$0.15	0.30	\$0.00	NA	48.31	\$3.30	0.07	\$1.50	0.45
Mean:	12900.98	\$1,009.67	0.1121	\$734.27	0.5793	1712.03	\$893.13	0.7178	\$614.18	0.8411	1794.31	\$334.48	0.3159	\$220.23	0.8143	15826.96	\$2,172.98	0.1844	\$1,523.08	0.6363
StDev:	39542.70	\$2,965.79	0.1151	\$2,173.70	0.5791	5968.00	\$2,883.66	0.4498	\$1,868.08	0.6777	6249.95	\$978.97	0.2531	\$600.52	0.6448	50698.52	\$6,613.05	0.1307	\$4,501.26	0.438
Min:	0.00	(\$6.42)	0.0197	\$0.00	0.002	0.00	(\$4.77)	0.1920	(\$15.27)	0.0735	0.00	(\$2.75)	0.0718	\$0.00	0.0063	0.00	(\$13.94)	0.0378	(\$4.40)	0.0278
Max:	274815.14	\$20,894.20	1.0954	\$14,517.32	3.0073	48160.88	\$23,208.34	3.6625	\$14,449.50	4.5682	50260.56	\$6,980.42	1.85	\$4,172.44	2.8679	373236.58	\$51,082.95	1.2285	\$33,139.26	1.9108

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	7166.53	\$313.10	0.04	\$235.75	0.75	1305.37	\$387.58	0.30	\$351.84	0.91	1361.66	\$126.20	0.09	\$78.32	0.62	9833.56	\$826.89	0.08	\$665.91	0.81
ALLIED PROPERTY AND CASUALTY	15033.82	\$913.58	0.06	\$557.69	0.61	2549.42	\$929.99	0.36	\$416.69	0.45	2785.70	\$271.17	0.10	\$120.75	0.45	20368.94	\$2,114.73	0.10	\$1,095.14	0.52
ALLSTATE INDEMNITY COMPANY	0.00	(\$0.17)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.17)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	82846.53	\$4,912.87	0.06	\$2,800.28	0.57	10089.05	\$4,407.14	0.44	\$2,838.91	0.64	10947.55	\$2,309.17	0.21	\$839.92	0.36	103883.13	\$11,629.17	0.11	\$6,479.11	0.56
AMERICAN FELLOWSHIP MUTUAL	998.65	\$64.69	0.06	\$32.09	0.50	111.66	\$34.13	0.31	\$45.37	1.33	111.66	\$11.00	0.10	\$4.78	0.43	1221.97	\$109.82	0.09	\$82.24	0.75
AMERICAN INSURANCE COMPANY, THE	132.44	\$9.58	0.07	\$0.00	NA	32.99	\$16.52	0.50	\$0.44	0.03	34.84	\$6.24	0.18	\$0.13	0.02	200.27	\$32.34	0.16	\$0.58	0.02
AMERICAN INTERNATIONAL INSURANCE	6788.62	\$335.16	0.05	\$106.96	0.32	1193.19	\$362.07	0.30	\$318.71	0.88	1242.36	\$146.54	0.12	\$69.21	0.47	9224.17	\$843.77	0.09	\$494.88	0.59
AMEX ASSURANCE COMPANY	409.56	\$37.62	0.09	\$1.53	0.04	126.24	\$35.08	0.28	\$29.95	0.85	127.55	\$10.97	0.09	\$9.59	0.87	663.35	\$83.67	0.13	\$41.07	0.49
AMICA MUTUAL INSURANCE COMPANY	598.15	\$49.36	0.08	\$8.57	0.17	107.95	\$44.91	0.42	\$10.54	0.23	116.27	\$10.41	0.09	\$26.95	2.59	822.37	\$104.67	0.13	\$46.05	0.44
ARGONAUT INSURANCE COMPANY	23.71	\$3.76	0.16	\$0.00	NA	0.50	(\$0.14)	NA	\$0.00	NA	0.50	(\$0.09)	NA	\$0.00	NA	24.71	\$3.53	0.14	\$0.00	NA
AUTO CLUB GROUP INSURANCE	222034.97	\$15,582.12	0.07	\$9,451.63	0.61	37276.61	\$14,484.32	0.39	\$8,564.67	0.59	39283.96	\$4,007.42	0.10	\$2,131.56	0.53	298595.54	\$34,073.86	0.11	\$20,147.86	0.59

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AUTO CLUB INSURANCE ASSOCIATION	55302.19	\$4,374.11	0.08	\$2,340.59	0.54	8783.61	\$3,577.07	0.41	\$2,109.27	0.59	9348.31	\$976.60	0.10	\$485.94	0.50	73434.11	\$8,927.78	0.12	\$4,935.80	0.55
AUTO-OWNERS INSURANCE COMPANY	75099.00	\$3,006.51	0.04	\$1,404.11	0.47	8165.70	\$3,029.38	0.37	\$1,747.03	0.58	8869.90	\$1,094.64	0.12	\$308.60	0.28	92134.60	\$7,130.52	0.08	\$3,459.73	0.49
BRISTOL WEST INSURANCE COMPANY	15518.68	\$760.20	0.05	\$149.97	0.20	1321.21	\$783.38	0.59	\$388.48	0.50	1381.81	\$202.75	0.15	\$108.10	0.53	18221.70	\$1,746.33	0.10	\$646.55	0.37
CINCINNATI INSURANCE COMPANY, THE	38061.09	\$1,601.40	0.04	\$997.92	0.62	4622.18	\$1,590.79	0.34	\$1,012.22	0.64	4963.04	\$625.83	0.13	\$264.92	0.42	47646.31	\$3,818.01	0.08	\$2,275.06	0.60
CITIZENS INSURANCE COMPANY OF	119383.44	\$5,447.25	0.05	\$3,837.19	0.70	14385.69	\$4,753.48	0.33	\$2,775.81	0.58	15165.47	\$1,942.67	0.13	\$813.48	0.42	148934.60	\$12,143.40	0.08	\$7,426.48	0.61
CONTINENTAL INSURANCE COMPANY, THE	3.01	\$0.48	0.16	\$0.88	1.82	0.00	(\$0.05)	NA	\$13.03	NA	0.25	(\$0.05)	NA	\$4.76	NA	3.26	\$0.38	0.12	\$18.67	49.26
DAIRYLAND INSURANCE COMPANY	1911.64	\$193.32	0.10	\$84.18	0.44	205.12	\$172.46	0.84	\$97.35	0.56	204.07	\$94.78	0.46	\$59.27	0.63	2320.83	\$460.56	0.20	\$240.80	0.52
EMCASCO INSURANCE COMPANY	1057.60	\$66.52	0.06	\$51.00	0.77	82.13	\$44.08	0.54	\$51.81	1.18	85.05	\$14.26	0.17	\$8.84	0.62	1224.78	\$124.87	0.10	\$111.65	0.89
EMPLOYERS MUTUAL CASUALTY	377.75	\$24.41	0.06	\$15.50	0.64	24.59	\$12.82	0.52	\$11.05	0.86	24.92	\$4.41	0.18	\$3.05	0.69	427.26	\$41.64	0.10	\$29.60	0.71
ESURANCE INSURANCE COMPANY	4.41	\$2.63	0.60	\$0.00	NA	1.82	\$1.54	0.85	\$0.00	NA	0.91	\$0.30	0.32	\$0.00	NA	7.14	\$4.46	0.62	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	126676.60	\$4,400.81	0.03	\$4,240.59	0.96	12199.60	\$4,191.83	0.34	\$3,195.92	0.76	13016.60	\$1,123.48	0.09	\$937.87	0.83	151892.80	\$9,716.12	0.06	\$8,374.37	0.86

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU MUTUAL INSURANCE	26379.10	\$677.99	0.03	\$440.82	0.65	2945.60	\$606.17	0.21	\$425.44	0.70	3216.70	\$187.67	0.06	\$133.57	0.71	32541.40	\$1,471.83	0.05	\$999.83	0.68
FARMERS INSURANCE EXCHANGE	15620.23	\$999.77	0.06	\$341.86	0.34	1569.11	\$752.45	0.48	\$576.98	0.77	1644.23	\$346.41	0.21	\$151.76	0.44	18833.57	\$2,098.63	0.11	\$1,070.60	0.51
FEDERAL INSURANCE COMPANY	15.60	\$2.10	0.13	\$15.00	7.13	5.05	\$1.60	0.32	\$0.80	0.50	8.55	\$1.39	0.16	\$2.42	1.75	29.20	\$5.09	0.17	\$18.22	3.58
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.01)	NA	\$0.00	NA	0.00	\$0.09	NA	\$0.00	NA	0.00	\$0.03	NA	\$0.00	NA	0.00	\$0.12	NA	\$0.00	NA
FOUNDERS INSURANCE COMPANY	992.05	\$106.68	0.11	\$48.01	0.45	3.40	\$2.82	0.83	\$0.00	NA	3.82	\$1.50	0.39	\$0.00	NA	999.27	\$110.99	0.11	\$48.01	0.43
FOUNDERS INSURANCE COMPANY OF	42.98	\$5.59	0.13	\$0.00	NA	1.08	\$0.91	0.84	\$0.00	NA	1.08	\$0.43	0.40	\$0.00	NA	45.14	\$6.93	0.15	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	34532.00	\$1,497.06	0.04	\$945.07	0.63	4283.00	\$1,292.72	0.30	\$867.92	0.67	4228.00	\$540.54	0.13	\$184.67	0.34	43043.00	\$3,330.32	0.08	\$1,997.66	0.60
FREMONT MUTUAL INSURANCE	1129.48	\$33.05	0.03	\$1.03	0.03	71.03	\$22.02	0.31	\$10.51	0.48	76.37	\$8.29	0.11	\$5.03	0.61	1276.88	\$63.36	0.05	\$16.57	0.26
GE PROPERTY & CASUALTY INSURANCE	33.32	\$3.88	0.12	\$0.00	NA	6.41	\$2.08	0.32	\$0.00	NA	6.57	\$0.71	0.11	\$0.00	NA	46.30	\$6.67	0.14	\$0.00	NA
GEICO INDEMNITY COMPANY	2247.35	\$238.66	0.11	\$131.18	0.55	212.22	\$129.01	0.61	\$94.60	0.73	232.12	\$59.06	0.25	\$41.72	0.71	2691.69	\$426.73	0.16	\$267.50	0.63
GLENS FALLS INSURANCE COMPANY, THE	286.06	\$25.12	0.09	\$4.25	0.17	32.58	\$14.32	0.44	\$7.86	0.55	40.40	\$6.89	0.17	\$0.42	0.06	359.04	\$46.33	0.13	\$12.52	0.27

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GMAC INSURANCE COMPANY	27.00	\$2.36	0.09	\$0.00	NA	2.00	\$1.05	0.53	\$0.00	NA	2.00	\$0.43	0.22	\$0.00	NA	31.00	\$3.85	0.12	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.75	NA	0.00	\$0.00	NA	\$0.10	NA	0.00	\$0.00	NA	\$0.85	NA
GRANGE INSURANCE COMPANY OF	91.50	\$4.20	0.05	\$0.00	NA	13.50	\$3.90	0.29	\$0.00	NA	14.50	\$0.96	0.07	\$0.00	NA	119.50	\$9.06	0.08	\$0.00	NA
GREAT AMERICAN INSURANCE	83.83	\$10.12	0.12	\$1.21	0.12	11.77	\$4.51	0.38	\$4.33	0.96	14.62	\$2.83	0.19	\$0.53	0.19	110.22	\$17.45	0.16	\$6.07	0.35
GREAT LAKES CASUALTY INSURANCE	3917.72	\$291.47	0.07	\$45.23	0.16	569.18	\$244.04	0.43	\$123.96	0.51	591.37	\$80.45	0.14	\$42.28	0.53	5078.27	\$615.96	0.12	\$211.48	0.34
GREAT NORTHERN INSURANCE	83.51	\$9.04	0.11	\$0.00	NA	21.79	\$9.44	0.43	\$0.90	0.10	25.83	\$4.68	0.18	\$0.00	NA	131.13	\$23.16	0.18	\$0.90	0.04
GUARANTY NATIONAL INSURANCE	1360.96	\$86.02	0.06	\$4.28	0.05	170.80	\$109.06	0.64	\$38.94	0.36	170.82	\$47.97	0.28	\$78.92	1.65	1702.58	\$243.05	0.14	\$122.13	0.50
HARLEYSVILLE LAKE STATES INSURANCE	3281.37	\$230.86	0.07	\$11.19	0.05	351.30	\$179.05	0.51	\$136.53	0.76	397.26	\$64.96	0.16	\$27.37	0.42	4029.93	\$474.88	0.12	\$175.08	0.37
HARTFORD ACCIDENT AND INDEMNITY	3601.77	\$198.77	0.06	\$348.29	1.75	629.23	\$208.36	0.33	\$123.06	0.59	693.05	\$89.37	0.13	\$70.24	0.79	4924.05	\$496.50	0.10	\$541.59	1.09
HARTFORD CASUALTY INSURANCE	45.79	\$2.99	0.07	\$1.82	0.61	8.63	\$3.09	0.36	\$0.00	NA	8.24	\$0.95	0.12	\$0.00	NA	62.66	\$7.03	0.11	\$1.82	0.26
HARTFORD INSURANCE COMPANY OF	14628.55	\$809.85	0.06	\$241.50	0.30	2510.84	\$769.77	0.31	\$404.26	0.53	2770.08	\$236.43	0.09	\$99.81	0.42	19909.47	\$1,816.05	0.09	\$745.56	0.41

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HARTFORD UNDERWRITERS INSURANCE	6492.77	\$398.79	0.06	\$845.38	2.12	970.58	\$334.38	0.34	\$460.66	1.38	998.38	\$103.48	0.10	\$116.86	1.13	8461.73	\$836.64	0.10	\$1,422.89	1.70
HASTINGS MUTUAL INSURANCE	3752.63	\$249.09	0.07	\$527.77	2.12	503.00	\$138.58	0.28	\$105.14	0.76	535.50	\$67.45	0.13	\$17.20	0.25	4791.13	\$455.12	0.09	\$650.11	1.43
HOME-OWNERS INSURANCE COMPANY	54127.00	\$2,061.05	0.04	\$1,177.51	0.57	5780.70	\$2,053.05	0.36	\$1,315.10	0.64	6242.90	\$713.65	0.11	\$215.88	0.30	66150.60	\$4,827.75	0.07	\$2,708.49	0.56
HORACE MANN INSURANCE COMPANY	13091.97	\$837.49	0.06	\$299.00	0.36	1860.62	\$636.46	0.34	\$548.41	0.86	1999.22	\$353.02	0.18	\$149.77	0.42	16951.81	\$1,826.98	0.11	\$997.17	0.55
INTEGON NATIONAL INSURANCE	2090.60	\$168.20	0.08	\$51.64	0.31	208.53	\$127.35	0.61	\$72.47	0.57	216.48	\$42.99	0.20	\$27.95	0.65	2515.61	\$338.54	0.13	\$152.07	0.45
LIBERTY MUTUAL FIRE INSURANCE	1775.76	\$176.76	0.10	\$21.20	0.12	438.49	\$227.15	0.52	\$122.60	0.54	467.76	\$75.76	0.16	\$26.64	0.35	2682.01	\$479.68	0.18	\$170.44	0.36
LUMBERMENS MUTUAL CASUALTY	576.91	\$23.74	0.04	\$3.95	0.17	90.51	\$27.01	0.30	\$28.06	1.04	93.85	\$11.35	0.12	(\$2.15)	NA	761.27	\$62.10	0.08	\$29.87	0.48
MEEMIC INSURANCE COMPANY	27496.29	\$1,702.95	0.06	\$653.65	0.38	3310.96	\$1,043.55	0.32	\$637.91	0.61	3477.97	\$491.33	0.14	\$198.96	0.40	34285.22	\$3,237.82	0.09	\$1,490.52	0.46
MEMBERSELECT INSURANCE COMPANY	2435.75	\$350.09	0.14	\$95.75	0.27	258.89	\$203.60	0.79	\$148.88	0.73	273.89	\$82.01	0.30	\$12.66	0.15	2968.53	\$635.70	0.21	\$257.29	0.40
MERASTAR INSURANCE COMPANY	12.28	\$1.74	0.14	\$0.15	0.09	1.02	\$0.59	0.57	\$0.26	0.44	1.02	\$0.14	0.14	\$0.00	NA	14.32	\$2.47	0.17	\$0.41	0.16
METROPOLITAN DIRECT PROPERTY AND	806.30	\$47.31	0.06	\$1.34	0.03	112.05	\$37.89	0.34	\$12.48	0.33	119.13	\$11.34	0.10	\$1.52	0.13	1037.48	\$96.54	0.09	\$15.34	0.16

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TERRITORY 19 Bay City & Saginaw City

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN GENERAL INSURANCE	91.50	\$4.70	0.05	\$0.00	NA	5.50	\$1.30	0.24	\$0.00	NA	5.50	\$0.48	0.09	\$0.00	NA	102.50	\$6.48	0.06	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	1104.98	\$72.27	0.07	\$22.20	0.31	168.97	\$62.25	0.37	\$14.11	0.23	178.71	\$25.63	0.14	\$15.23	0.59	1452.66	\$160.15	0.11	\$51.54	0.32
METROPOLITAN PROPERTY AND CASUALTY	1351.66	\$70.55	0.05	\$10.42	0.15	153.41	\$45.31	0.30	\$25.37	0.56	165.72	\$16.48	0.10	\$5.00	0.30	1670.79	\$132.34	0.08	\$40.79	0.31
MIC GENERAL INSURANCE CORPORATION	22149.03	\$1,699.84	0.08	\$1,483.69	0.87	4152.90	\$1,619.18	0.39	\$1,207.26	0.75	4367.38	\$472.57	0.11	\$262.55	0.56	30669.31	\$3,791.58	0.12	\$2,953.49	0.78
MICHIGAN AUTOMOBILE INSURANCE	1052.37	\$151.63	0.14	\$225.64	1.49	72.12	\$63.29	0.88	\$42.90	0.68	73.22	\$18.24	0.25	\$25.13	1.38	1197.71	\$233.16	0.19	\$293.67	1.26
MICHIGAN INSURANCE COMPANY	12150.00	\$213.42	0.02	\$83.44	0.39	1293.00	\$193.55	0.15	\$83.65	0.43	1249.00	\$73.60	0.06	\$30.02	0.41	14692.00	\$480.57	0.03	\$197.12	0.41
MICHIGAN MILLERS MUTUAL	13370.34	\$648.23	0.05	\$165.30	0.25	1661.07	\$509.93	0.31	\$315.67	0.62	1842.01	\$245.89	0.13	\$92.49	0.38	16873.42	\$1,404.05	0.08	\$573.46	0.41
MID-CENTURY INSURANCE COMPANY	6.00	(\$0.17)	NA	\$0.00	NA	1.08	(\$0.01)	NA	\$0.00	NA	1.16	\$0.04	0.03	\$0.00	NA	8.24	(\$0.14)	NA	\$0.00	NA
MODERN SERVICE INSURANCE	2895.68	\$318.93	0.11	\$366.89	1.15	46.14	\$52.74	1.14	\$23.39	0.44	56.31	\$22.73	0.40	\$7.92	0.35	2998.13	\$394.40	0.13	\$398.20	1.01
MUTUAL SERVICE CASUALTY	312.03	\$21.40	0.07	\$0.94	0.04	36.22	\$21.49	0.59	\$3.21	0.15	36.15	\$5.29	0.15	(\$5.15)	NA	384.40	\$48.18	0.13	(\$1.01)	NA
NATIONAL BEN- FRANKLIN INSURANCE	68.93	\$4.45	0.06	\$0.00	NA	14.25	\$5.28	0.37	\$0.00	NA	13.25	\$2.15	0.16	\$0.00	NA	96.43	\$11.87	0.12	\$0.00	NA

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONAL GENERAL INSURANCE	171.25	\$23.67	0.14	\$2.02	0.09	30.40	\$9.68	0.32	\$15.23	1.57	34.40	\$3.09	0.09	\$4.75	1.54	236.05	\$36.43	0.15	\$21.99	0.60
NATIONWIDE INSURANCE COMPANY OF	3896.80	\$209.67	0.05	\$375.12	1.79	775.61	\$275.86	0.36	\$387.33	1.40	832.06	\$67.53	0.08	\$70.43	1.04	5504.47	\$553.05	0.10	\$832.87	1.51
NATIONWIDE MUTUAL FIRE INSURANCE	1171.76	\$90.13	0.08	\$23.73	0.26	227.42	\$117.10	0.51	\$78.70	0.67	241.50	\$31.06	0.13	\$20.24	0.65	1640.68	\$238.29	0.15	\$122.67	0.51
NORTH POINTE INSURANCE COMPANY	15351.00	\$1,818.60	0.12	\$480.48	0.26	194.00	\$217.06	1.12	\$96.48	0.44	202.00	\$98.80	0.49	\$21.76	0.22	15747.00	\$2,134.46	0.14	\$598.72	0.28
NORTHERN INSURANCE COMPANY OF	33.27	\$2.83	0.09	\$0.00	NA	5.03	\$2.35	0.47	\$6.97	2.97	6.53	\$0.69	0.11	\$0.00	NA	44.83	\$5.87	0.13	\$6.97	1.19
PARTNERS MUTUAL INSURANCE	1410.48	\$152.29	0.11	\$11.74	0.08	339.06	\$95.20	0.28	\$49.56	0.52	184.23	\$44.57	0.24	\$15.40	0.35	1933.77	\$292.06	0.15	\$76.70	0.26
PIONEER STATE MUTUAL INSURANCE	4908.60	\$247.12	0.05	\$105.14	0.43	679.35	\$178.32	0.26	\$105.78	0.59	682.51	\$71.77	0.11	\$82.54	1.15	6270.46	\$497.20	0.08	\$293.45	0.59
PROGRESSIVE MICHIGAN INSURANCE	42871.00	\$3,257.00	0.08	\$1,488.07	0.46	5490.00	\$2,997.71	0.55	\$1,332.87	0.44	5770.00	\$687.63	0.12	\$350.72	0.51	54131.00	\$6,942.34	0.13	\$3,171.66	0.46
PRUDENTIAL GENERAL INSURANCE	92.53	\$8.52	0.09	\$0.00	NA	9.24	\$5.26	0.57	\$0.00	NA	8.66	\$2.27	0.26	\$0.00	NA	110.43	\$16.05	0.15	\$0.00	NA
PRUDENTIAL PROPERTY AND CASUALTY	7669.47	\$387.41	0.05	\$240.61	0.62	1006.12	\$318.72	0.32	\$277.21	0.87	1031.05	\$161.77	0.16	\$83.76	0.52	9706.64	\$867.90	0.09	\$601.58	0.69
QBE INSURANCE CORPORATION	975.83	\$127.21	0.13	\$39.26	0.31	4.82	\$6.32	1.31	\$0.00	NA	6.66	\$2.05	0.31	\$1.69	0.83	987.31	\$135.57	0.14	\$40.95	0.30

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SAFECO INSURANCE COMPANY OF	1529.20	\$128.60	0.08	\$81.19	0.63	272.13	\$112.93	0.41	\$65.67	0.58	316.56	\$38.98	0.12	\$26.71	0.69	2117.89	\$280.51	0.13	\$173.57	0.62
SAFECO INSURANCE COMPANY OF	4920.59	\$400.79	0.08	\$97.12	0.24	969.76	\$370.38	0.38	\$202.11	0.55	1092.76	\$126.47	0.12	\$43.83	0.35	6983.11	\$897.63	0.13	\$343.06	0.38
SECURA INSURANCE, A MUTUAL	0.00	\$0.00	NA	\$0.00	NA	0.00	\$0.00	NA	(\$0.37)	NA	0.00	\$0.00	NA	\$0.78	NA	0.00	\$0.00	NA	\$0.41	NA
SOUTHERN MICHIGAN INSURANCE	1333.54	\$93.15	0.07	\$16.55	0.18	83.38	\$72.33	0.87	\$101.79	1.41	83.61	\$28.98	0.35	\$55.56	1.92	1500.53	\$194.46	0.13	\$173.90	0.89
STATE AUTOMOBILE MUTUAL	73.98	\$6.09	0.08	\$0.00	NA	8.00	\$5.41	0.68	\$0.00	NA	11.59	\$2.54	0.22	\$0.00	NA	93.57	\$14.03	0.15	\$0.00	NA
STATE FARM FIRE AND CASUALTY	479.03	\$58.81	0.12	\$1.92	0.03	54.88	\$38.59	0.70	\$25.73	0.67	68.05	\$9.82	0.14	\$5.09	0.52	601.96	\$107.22	0.18	\$32.73	0.31
STATE FARM MUTUAL AUTOMOBILE	348786.19	\$18,643.54	0.05	\$13,186.45	0.71	46643.92	\$14,997.88	0.32	\$11,870.88	0.79	50696.06	\$4,938.79	0.10	\$3,656.40	0.74	446126.17	\$38,580.21	0.09	\$28,713.72	0.74
TEACHERS INSURANCE COMPANY	7154.05	\$349.07	0.05	\$117.56	0.34	1160.63	\$342.90	0.30	\$292.97	0.85	1188.30	\$152.96	0.13	\$93.96	0.61	9502.98	\$844.93	0.09	\$504.49	0.60
TITAN INDEMNITY COMPANY	208.11	\$19.62	0.09	\$109.98	5.60	27.42	\$25.08	0.91	\$34.16	1.36	27.41	\$6.05	0.22	\$12.65	2.09	262.94	\$50.75	0.19	\$156.79	3.09
TITAN INSURANCE COMPANY	25151.98	\$3,201.03	0.13	\$1,575.65	0.49	361.71	\$389.09	1.08	\$244.25	0.63	376.41	\$161.62	0.43	\$80.30	0.50	25890.10	\$3,751.74	0.14	\$1,900.20	0.51
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.46	NA	0.00	\$0.00	NA	(\$0.06)	NA	0.00	\$0.00	NA	\$1.39	NA

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TRUMBULL INSURANCE COMPANY	230.13	\$14.00	0.06	\$0.42	0.03	19.82	\$12.63	0.64	\$1.34	0.11	19.89	\$2.57	0.13	\$1.79	0.70	269.84	\$29.21	0.11	\$3.55	0.12
UNITED SERVICES AUTOMOBILE	5183.69	\$298.73	0.06	\$194.04	0.65	1026.97	\$509.65	0.50	\$184.10	0.36	1099.70	\$100.25	0.09	\$47.14	0.47	7310.36	\$908.63	0.12	\$425.27	0.47
UNITRIN DIRECT INSURANCE COMPANY	4040.19	\$190.29	0.05	\$0.00	NA	428.51	\$174.50	0.41	\$9.54	0.05	437.15	\$68.26	0.16	\$3.27	0.05	4905.85	\$433.05	0.09	\$12.81	0.03
UNITRIN DIRECT PROPERTY & CASUALTY	8.00	\$0.47	0.06	\$0.00	NA	2.00	\$0.83	0.41	\$0.00	NA	4.00	\$0.22	0.06	\$0.00	NA	14.00	\$1.52	0.11	\$0.00	NA
USAA CASUALTY INSURANCE	2706.90	\$174.66	0.06	\$128.75	0.74	506.92	\$294.54	0.58	\$131.03	0.44	536.49	\$55.45	0.10	\$32.41	0.58	3750.31	\$524.64	0.14	\$292.18	0.56
WARNER INSURANCE COMPANY	20.96	\$0.10	0.00	\$1.09	10.97	5.51	\$0.00	NA	\$0.00	NA	4.34	\$0.00	NA	\$0.00	NA	30.81	\$0.10	0.00	\$1.09	11.08
WEST AMERICAN INSURANCE	436.25	\$29.90	0.07	\$0.50	0.02	72.30	\$25.94	0.36	\$25.22	0.97	78.09	\$12.82	0.16	\$13.17	1.03	586.64	\$68.66	0.12	\$38.89	0.57
WESTFIELD INSURANCE COMPANY	5691.34	\$259.57	0.05	\$230.25	0.89	640.86	\$256.91	0.40	\$221.45	0.86	671.92	\$88.02	0.13	\$43.94	0.50	7004.12	\$604.51	0.09	\$495.63	0.82
WOLVERINE MUTUAL INSURANCE	679.96	\$36.53	0.05	\$0.00	NA	58.07	\$17.73	0.31	\$8.92	0.50	62.41	\$6.62	0.11	\$0.00	NA	800.44	\$60.88	0.08	\$8.92	0.15
Mean:	16128.69	\$913.54	0.0811	\$562.53	0.8093	2065.07	\$755.10	0.4783	\$497.23	0.6899	2202.15	\$254.87	0.1644	\$136.27	0.6455	20019.37	\$1,894.27	0.1217	\$1,177.90	1.3731
StDev:	46613.31	\$2,645.84	0.0636	\$1,770.28	1.5986	6435.66	\$2,267.08	0.2278	\$1,568.45	0.413	6906.94	\$722.77	0.095	\$450.66	0.4786	59328.78	\$5,573.49	0.0652	\$3,753.84	5.6081
Min:	0.00	(\$0.17)	0.0047	\$0.00	0.0168	0.00	(\$0.14)	0.1497	(\$0.37)	0.0269	0.00	(\$0.09)	0.0302	\$0.00	0.0215	0.00	(\$0.17)	0.0032	(\$1.01)	0.0179
Max:	348786.19	\$18,643.54	0.5959	\$13,186.45	10.97	46643.92	\$14,997.88	1.3106	\$11,870.88	2.9681	50696.06	\$4,938.79	0.4891	\$3,656.40	2.5891	446126.17	\$38,580.21	0.6248	\$28,713.72	49.259

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	77353.17	\$3,654.90	0.05	\$2,731.86	0.75	14023.68	\$4,892.65	0.35	\$4,020.04	0.82	14805.95	\$1,699.97	0.11	\$965.81	0.57	106182.80	\$10,247.52	0.10	\$7,717.71	0.75
ALLIED PROPERTY AND CASUALTY	41479.41	\$2,919.48	0.07	\$1,847.02	0.63	6646.46	\$2,533.60	0.38	\$1,579.45	0.62	7445.19	\$1,105.91	0.15	\$593.05	0.54	55571.06	\$6,558.99	0.12	\$4,019.52	0.61
ALLSTATE INDEMNITY COMPANY	0.00	(\$1.72)	NA	\$0.00	NA	0.00	(\$0.76)	NA	\$0.00	NA	0.00	(\$0.35)	NA	\$0.00	NA	0.00	(\$2.83)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	808653.81	\$49,269.64	0.06	\$47,338.30	0.96	100412.35	\$51,576.67	0.51	\$30,562.65	0.59	110499.89	\$23,604.25	0.21	\$12,217.80	0.52	1019566.05	\$124,450.56	0.12	\$90,118.75	0.72
AMERICAN AND FOREIGN INSURANCE	61.50	\$4.94	0.08	\$0.00	NA	18.08	\$6.72	0.37	\$0.00	NA	18.83	\$2.60	0.14	\$0.74	0.28	98.41	\$14.26	0.14	\$0.74	0.05
AMERICAN FELLOWSHIP MUTUAL	48393.75	\$3,502.08	0.07	\$1,161.75	0.33	7292.11	\$2,732.07	0.37	\$2,802.89	1.03	7292.11	\$923.90	0.13	\$726.20	0.79	62977.97	\$7,158.04	0.11	\$4,690.84	0.66
AMERICAN INSURANCE COMPANY, THE	2547.17	\$201.74	0.08	\$70.55	0.35	670.34	\$340.16	0.51	\$114.56	0.34	714.87	\$147.25	0.21	\$34.77	0.24	3932.38	\$689.16	0.18	\$219.87	0.32
AMERICAN INTERNATIONAL INSURANCE	65775.78	\$3,738.91	0.06	\$2,373.77	0.63	11567.03	\$4,068.08	0.35	\$3,213.07	0.79	12238.53	\$1,693.11	0.14	\$994.25	0.59	89581.34	\$9,500.10	0.11	\$6,581.09	0.69
AMERICAN RELIABLE INSURANCE	19.00	\$0.30	0.02	\$0.00	NA	6.00	\$0.57	0.09	\$0.00	NA	6.00	\$0.79	0.13	\$0.00	NA	31.00	\$1.66	0.05	\$0.00	NA
AMEX ASSURANCE COMPANY	13737.24	\$1,660.55	0.12	\$615.23	0.37	4175.73	\$1,721.52	0.41	\$1,278.40	0.74	4296.56	\$542.86	0.13	\$432.30	0.80	22209.53	\$3,924.94	0.18	\$2,325.93	0.59
AMICA MUTUAL INSURANCE COMPANY	10321.99	\$883.53	0.09	\$1,288.85	1.46	1849.15	\$981.70	0.53	\$457.75	0.47	1968.84	\$255.43	0.13	\$168.48	0.66	14139.98	\$2,120.66	0.15	\$1,915.08	0.90

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TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
ARGONAUT INSURANCE COMPANY	230.91	\$29.01	0.13	\$0.55	0.02	22.24	\$22.56	1.01	\$2.55	0.11	22.99	\$9.19	0.40	\$0.91	0.10	276.14	\$60.77	0.22	\$4.00	0.07
AUTO CLUB GROUP INSURANCE	1128944.38	\$79,228.50	0.07	\$39,460.93	0.50	194059.11	\$80,126.32	0.41	\$54,041.47	0.67	206285.73	\$27,537.14	0.13	\$18,569.06	0.67	1529289.22	\$186,891.96	0.12	\$112,071.46	0.60
AUTO CLUB INSURANCE ASSOCIATION	498805.63	\$38,222.40	0.08	\$26,795.72	0.70	80174.80	\$34,862.27	0.43	\$21,196.26	0.61	86467.57	\$12,077.56	0.14	\$7,642.54	0.63	665448.00	\$85,162.23	0.13	\$55,634.52	0.65
AUTO-OWNERS INSURANCE COMPANY	618242.98	\$25,186.46	0.04	\$23,369.14	0.93	65028.29	\$25,416.34	0.39	\$15,296.83	0.60	74470.59	\$9,422.17	0.13	\$4,421.63	0.47	757741.86	\$60,024.97	0.08	\$43,087.60	0.72
BRISTOL WEST INSURANCE COMPANY	159336.88	\$8,431.73	0.05	\$4,577.18	0.54	16167.52	\$10,160.97	0.63	\$6,229.68	0.61	16609.65	\$3,057.47	0.18	\$1,817.97	0.59	192114.05	\$21,650.17	0.11	\$12,624.82	0.58
CINCINNATI INSURANCE COMPANY, THE	59119.21	\$2,696.18	0.05	\$1,185.37	0.44	7431.76	\$2,676.79	0.36	\$1,506.64	0.56	8402.97	\$1,076.31	0.13	\$545.76	0.51	74953.94	\$6,449.27	0.09	\$3,237.77	0.50
CITIZENS INSURANCE COMPANY OF	1371604.69	\$65,954.38	0.05	\$37,887.53	0.57	160611.27	\$61,706.15	0.38	\$38,389.30	0.62	172951.63	\$24,890.04	0.14	\$14,123.35	0.57	1705167.59	\$152,550.57	0.09	\$90,400.18	0.59
CONTINENTAL INSURANCE COMPANY, THE	4.51	(\$16.61)	NA	\$959.21	NA	1.00	(\$10.83)	NA	\$563.49	NA	1.00	(\$6.96)	NA	\$203.48	NA	6.51	(\$34.40)	NA	\$1,726.18	NA
DAIRYLAND INSURANCE COMPANY	5551.96	\$602.27	0.11	\$2,101.94	3.49	599.62	\$597.53	1.00	\$590.83	0.99	610.81	\$270.32	0.44	\$406.96	1.51	6762.39	\$1,470.12	0.22	\$3,099.73	2.11
EMCASCO INSURANCE COMPANY	3589.07	\$304.27	0.08	\$12.80	0.04	341.34	\$192.70	0.56	\$145.29	0.75	385.15	\$78.76	0.20	\$73.35	0.93	4315.56	\$575.73	0.13	\$231.44	0.40
EMPLOYERS MUTUAL CASUALTY	1408.74	\$111.54	0.08	\$19.30	0.17	133.51	\$75.34	0.56	\$48.11	0.64	142.34	\$29.20	0.21	\$17.81	0.61	1684.59	\$216.08	0.13	\$85.22	0.39

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TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
ESURANCE INSURANCE COMPANY	54.48	\$31.29	0.57	\$0.00	NA	17.82	\$19.62	1.10	\$5.10	0.26	9.41	\$5.27	0.56	\$3.12	0.59	81.71	\$56.18	0.69	\$8.23	0.15
FARM BUREAU GENERAL INSURANCE	581032.00	\$22,303.43	0.04	\$14,740.48	0.66	57774.40	\$20,461.36	0.35	\$15,588.16	0.76	62208.90	\$7,809.76	0.13	\$6,427.84	0.82	701015.30	\$50,574.56	0.07	\$36,756.48	0.73
FARM BUREAU MUTUAL INSURANCE	335270.50	\$10,169.92	0.03	\$5,120.19	0.50	35825.20	\$7,573.64	0.21	\$5,552.36	0.73	39692.70	\$3,784.09	0.10	\$3,020.37	0.80	410788.40	\$21,527.64	0.05	\$13,692.92	0.64
FARMERS INSURANCE EXCHANGE	397592.05	\$26,478.75	0.07	\$12,225.52	0.46	43926.69	\$22,995.21	0.52	\$16,811.94	0.73	47033.56	\$9,644.24	0.21	\$7,292.76	0.76	488552.30	\$59,118.21	0.12	\$36,330.22	0.61
FEDERAL INSURANCE COMPANY	1171.40	\$152.30	0.13	\$303.35	1.99	370.44	\$245.22	0.66	\$139.04	0.57	372.78	\$95.10	0.26	\$19.59	0.21	1914.62	\$492.62	0.26	\$461.97	0.94
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.33)	NA	\$420.15	NA	4.33	\$5.27	1.22	\$207.86	39.43	2.25	\$1.18	0.52	\$81.07	68.65	6.58	\$6.12	0.93	\$709.09	115.83
FOREMOST PROPERTY AND CASUALTY	11277.44	\$335.74	0.03	\$260.21	0.78	343.58	\$77.19	0.22	\$15.78	0.20	1631.64	\$143.41	0.09	\$99.33	0.69	13252.66	\$556.33	0.04	\$375.32	0.67
FOREMOST SIGNATURE INSURANCE	0.00	\$0.00	NA	\$0.01	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.12	NA	0.00	\$0.00	NA	\$1.13	NA
FOUNDERS INSURANCE COMPANY	659.47	\$78.77	0.12	\$34.51	0.44	6.14	\$5.88	0.96	\$2.38	0.41	5.15	\$3.10	0.60	\$0.00	NA	670.76	\$87.75	0.13	\$36.89	0.42
FOUNDERS INSURANCE COMPANY OF	587.96	\$78.25	0.13	\$311.89	3.99	7.00	\$10.01	1.43	\$2.40	0.24	7.00	\$4.63	0.66	\$3.72	0.80	601.96	\$92.89	0.15	\$318.01	3.42
FRANKENMUTH MUTUAL INSURANCE	350123.00	\$15,460.39	0.04	\$12,016.92	0.78	42582.00	\$13,551.52	0.32	\$9,324.03	0.69	44528.00	\$5,651.74	0.13	\$3,564.07	0.63	437233.00	\$34,663.65	0.08	\$24,905.02	0.72

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FREMONT MUTUAL INSURANCE	13746.59	\$337.38	0.02	\$225.18	0.67	909.48	\$265.85	0.29	\$139.41	0.52	1026.76	\$112.89	0.11	\$85.95	0.76	15682.83	\$716.11	0.05	\$450.54	0.63
GE PROPERTY & CASUALTY INSURANCE	12624.80	\$1,262.78	0.10	\$435.85	0.35	2639.54	\$1,299.68	0.49	\$150.03	0.12	2625.96	\$451.89	0.17	\$60.37	0.13	17890.30	\$3,014.36	0.17	\$646.25	0.21
GEICO INDEMNITY COMPANY	41309.26	\$3,797.00	0.09	\$3,322.18	0.87	4068.41	\$2,885.80	0.71	\$2,006.04	0.70	4301.97	\$1,480.29	0.34	\$930.90	0.63	49679.64	\$8,163.09	0.16	\$6,259.12	0.77
GLENS FALLS INSURANCE COMPANY, THE	27753.25	\$2,038.68	0.07	\$430.26	0.21	4839.16	\$2,045.66	0.42	\$895.42	0.44	5242.42	\$890.59	0.17	\$244.54	0.27	37834.83	\$4,974.94	0.13	\$1,570.22	0.32
GLOBE INDEMNITY COMPANY	53.35	\$2.13	0.04	\$0.00	NA	11.75	\$3.84	0.33	\$0.00	NA	13.75	\$1.51	0.11	\$0.08	0.06	78.85	\$7.48	0.09	\$0.08	0.01
GMAC INSURANCE COMPANY	357.00	\$27.63	0.08	\$0.00	NA	55.00	\$25.11	0.46	\$0.91	0.04	55.00	\$7.72	0.14	\$0.00	NA	467.00	\$60.46	0.13	\$0.91	0.01
GOVERNMENT EMPLOYEES INSURANCE	0.00	(\$0.04)	NA	\$0.00	NA	0.00	(\$0.10)	NA	\$1.64	NA	0.00	(\$0.05)	NA	(\$3.66)	NA	0.00	(\$0.19)	NA	(\$2.02)	NA
GRANGE INSURANCE COMPANY OF	4041.31	\$265.28	0.07	\$6.53	0.02	592.40	\$248.63	0.42	\$126.07	0.51	618.74	\$64.23	0.10	\$15.19	0.24	5252.45	\$578.14	0.11	\$147.80	0.26
GREAT AMERICAN INSURANCE	10014.71	\$972.72	0.10	\$229.82	0.24	2382.86	\$981.42	0.41	\$890.32	0.91	2558.25	\$488.86	0.19	\$211.49	0.43	14955.82	\$2,443.00	0.16	\$1,331.63	0.55
GREAT LAKES CASUALTY INSURANCE	15335.54	\$1,277.56	0.08	\$414.43	0.32	2352.34	\$976.52	0.42	\$709.11	0.73	2496.67	\$456.03	0.18	\$296.67	0.65	20184.55	\$2,710.11	0.13	\$1,420.20	0.52
GREAT NORTHERN INSURANCE	8978.11	\$1,053.80	0.12	\$283.01	0.27	3258.79	\$2,136.65	0.66	\$952.83	0.45	2969.54	\$1,022.53	0.34	\$185.70	0.18	15206.44	\$4,212.98	0.28	\$1,421.54	0.34

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GUARANTY NATIONAL INSURANCE	2973.03	\$228.86	0.08	\$191.18	0.84	325.05	\$279.65	0.86	\$290.89	1.04	321.82	\$105.46	0.33	\$238.90	2.27	3619.90	\$613.97	0.17	\$720.97	1.17
HARLEYSVILLE LAKE STATES INSURANCE	66421.53	\$4,719.24	0.07	\$1,775.51	0.38	7394.95	\$4,000.69	0.54	\$2,845.96	0.71	8257.96	\$1,323.42	0.16	\$896.19	0.68	82074.44	\$10,043.35	0.12	\$5,517.66	0.55
HARTFORD ACCIDENT AND INDEMNITY	12602.62	\$771.79	0.06	\$377.60	0.49	2274.07	\$849.56	0.37	\$498.23	0.59	2379.74	\$304.86	0.13	\$227.04	0.74	17256.43	\$1,926.21	0.11	\$1,102.86	0.57
HARTFORD CASUALTY INSURANCE	89.71	\$6.88	0.08	\$0.00	NA	8.73	\$3.24	0.37	\$0.00	NA	9.51	\$0.77	0.08	\$0.00	NA	107.95	\$10.89	0.10	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	36864.52	\$1,985.27	0.05	\$1,503.93	0.76	6211.34	\$1,777.92	0.29	\$972.63	0.55	7029.12	\$656.53	0.09	\$387.64	0.59	50104.98	\$4,419.72	0.09	\$2,864.20	0.65
HARTFORD UNDERWRITERS INSURANCE	4089.07	\$264.14	0.06	\$70.83	0.27	639.63	\$204.74	0.32	\$216.79	1.06	671.15	\$77.12	0.11	\$84.00	1.09	5399.85	\$546.00	0.10	\$371.62	0.68
HASTINGS MUTUAL INSURANCE	70064.78	\$4,424.87	0.06	\$6,435.84	1.45	8634.50	\$2,226.54	0.26	\$2,019.76	0.91	9423.50	\$1,079.65	0.11	\$965.81	0.89	88122.78	\$7,731.06	0.09	\$9,421.41	1.22
HOME-OWNERS INSURANCE COMPANY	440612.56	\$17,280.17	0.04	\$14,417.65	0.83	45409.09	\$17,065.04	0.38	\$10,261.36	0.60	50868.90	\$5,934.09	0.12	\$3,283.27	0.55	536890.55	\$40,279.29	0.08	\$27,962.28	0.69
HORACE MANN INSURANCE COMPANY	45634.24	\$2,969.91	0.07	\$1,850.69	0.62	6823.03	\$2,472.90	0.36	\$1,800.43	0.73	7466.47	\$1,261.00	0.17	\$865.51	0.69	59923.74	\$6,703.80	0.11	\$4,516.64	0.67
INTEGON NATIONAL INSURANCE	3967.30	\$334.70	0.08	\$179.51	0.54	409.87	\$244.96	0.60	\$176.82	0.72	439.98	\$94.01	0.21	\$73.35	0.78	4817.15	\$673.66	0.14	\$429.67	0.64
LIBERTY INSURANCE CORPORATION	0.00	(\$0.59)	NA	\$0.17	NA	0.00	(\$0.12)	NA	\$0.24	NA	0.00	(\$0.14)	NA	(\$0.31)	NA	0.00	(\$0.85)	NA	\$0.09	NA

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LIBERTY MUTUAL FIRE INSURANCE	97745.06	\$7,643.77	0.08	\$4,348.23	0.57	24029.15	\$9,155.63	0.38	\$5,527.63	0.60	25698.27	\$3,020.66	0.12	\$1,857.98	0.62	147472.48	\$19,820.06	0.13	\$11,733.84	0.59
MEEMIC INSURANCE COMPANY	265443.37	\$16,504.89	0.06	\$5,447.51	0.33	44044.60	\$16,448.42	0.37	\$10,394.07	0.63	46189.99	\$7,173.08	0.16	\$4,285.22	0.60	355677.96	\$40,126.39	0.11	\$20,126.80	0.50
MEMBERSELECT INSURANCE COMPANY	22828.05	\$3,464.99	0.15	\$2,137.29	0.62	2480.61	\$2,232.88	0.90	\$2,312.01	1.04	2636.48	\$1,050.92	0.40	\$835.60	0.80	27945.14	\$6,748.79	0.24	\$5,284.91	0.78
MERASTAR INSURANCE COMPANY	302.64	\$32.94	0.11	\$15.00	0.46	62.81	\$23.65	0.38	\$15.05	0.64	63.79	\$6.61	0.10	\$2.30	0.35	429.24	\$63.20	0.15	\$32.35	0.51
MERCHANTS MUTUAL INSURANCE	125.00	\$6.57	0.05	\$2.76	0.42	23.00	\$11.97	0.52	\$6.78	0.57	20.00	\$4.69	0.23	\$0.47	0.10	168.00	\$23.23	0.14	\$10.00	0.43
METROPOLITAN DIRECT PROPERTY AND	10866.86	\$696.96	0.06	\$188.60	0.27	1646.54	\$668.15	0.41	\$453.66	0.68	1723.95	\$262.63	0.15	\$98.97	0.38	14237.35	\$1,627.75	0.11	\$741.23	0.46
METROPOLITAN GENERAL INSURANCE	403.40	\$21.40	0.05	\$0.78	0.04	49.14	\$16.83	0.34	\$23.10	1.37	51.41	\$7.16	0.14	\$4.72	0.66	503.95	\$45.38	0.09	\$28.60	0.63
METROPOLITAN GROUP PROPERTY AND	116128.82	\$6,477.95	0.06	\$2,626.06	0.41	17521.43	\$7,905.24	0.45	\$5,420.77	0.69	18110.89	\$2,935.81	0.16	\$1,660.48	0.57	151761.14	\$17,319.00	0.11	\$9,707.31	0.56
METROPOLITAN PROPERTY AND CASUALTY	7450.81	\$453.93	0.06	\$113.41	0.25	848.53	\$294.23	0.35	\$158.01	0.54	900.37	\$127.88	0.14	\$50.41	0.39	9199.71	\$876.04	0.10	\$321.82	0.37
MIC GENERAL INSURANCE CORPORATION	229124.83	\$16,935.82	0.07	\$7,775.61	0.46	41369.46	\$15,805.88	0.38	\$9,978.45	0.63	44142.57	\$5,400.09	0.12	\$3,331.39	0.62	314636.86	\$38,141.79	0.12	\$21,085.45	0.55
MICHIGAN AUTOMOBILE INSURANCE	6182.82	\$1,035.03	0.17	\$304.99	0.29	328.28	\$329.56	1.00	\$202.74	0.62	348.40	\$99.46	0.29	\$24.31	0.24	6859.50	\$1,464.05	0.21	\$532.04	0.36

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN INSURANCE COMPANY	86176.00	\$1,531.94	0.02	\$5,845.37	3.82	9348.00	\$1,453.14	0.16	\$861.93	0.59	8563.00	\$529.16	0.06	\$293.62	0.55	104087.00	\$3,514.24	0.03	\$7,000.92	1.99
MICHIGAN MILLERS MUTUAL	48318.41	\$2,426.45	0.05	\$688.47	0.28	5767.23	\$1,872.41	0.32	\$1,262.19	0.67	6548.80	\$912.28	0.14	\$542.32	0.59	60634.44	\$5,211.13	0.09	\$2,492.98	0.48
MID-CENTURY INSURANCE COMPANY	174.96	\$13.15	0.08	\$84.33	6.42	14.80	\$8.58	0.58	\$3.47	0.40	16.72	\$3.44	0.21	\$0.60	0.17	206.48	\$25.17	0.12	\$88.40	3.51
MODERN SERVICE INSURANCE	17534.95	\$2,386.96	0.14	\$1,313.59	0.55	415.45	\$454.19	1.09	\$408.40	0.90	424.72	\$235.06	0.55	\$116.68	0.50	18375.12	\$3,076.21	0.17	\$1,838.67	0.60
MUTUAL SERVICE CASUALTY	31410.95	\$1,729.69	0.06	\$905.65	0.52	3954.94	\$1,614.36	0.41	\$1,304.52	0.81	4261.96	\$563.10	0.13	\$487.95	0.87	39627.85	\$3,907.15	0.10	\$2,698.11	0.69
NATIONAL BEN- FRANKLIN INSURANCE	24296.75	\$1,527.82	0.06	\$1,269.20	0.83	4327.59	\$1,597.12	0.37	\$537.53	0.34	4538.01	\$665.55	0.15	\$224.35	0.34	33162.35	\$3,790.49	0.11	\$2,031.07	0.54
NATIONAL GENERAL INSURANCE	4205.98	\$464.07	0.11	\$41.28	0.09	864.81	\$269.41	0.31	\$271.84	1.01	928.33	\$97.69	0.11	\$48.01	0.49	5999.12	\$831.17	0.14	\$361.14	0.43
NATIONWIDE INSURANCE COMPANY OF	11370.29	\$731.97	0.06	\$927.45	1.27	2215.20	\$740.59	0.33	\$746.00	1.01	2442.71	\$290.18	0.12	\$355.88	1.23	16028.20	\$1,762.74	0.11	\$2,029.33	1.15
NATIONWIDE MUTUAL FIRE INSURANCE	121281.72	\$11,454.46	0.09	\$10,413.34	0.91	23778.27	\$10,464.31	0.44	\$6,916.70	0.66	25031.28	\$3,978.76	0.16	\$2,174.88	0.55	170091.27	\$25,897.52	0.15	\$19,504.92	0.75
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$53.48	NA	0.00	\$0.00	NA	\$7.65	NA	0.00	\$0.00	NA	(\$3.54)	NA	0.00	\$0.00	NA	\$57.59	NA
NATIONWIDE PROPERTY AND CASUALTY	252.74	\$66.89	0.26	\$0.00	NA	31.97	\$32.28	1.01	\$0.00	NA	31.97	\$7.70	0.24	\$0.00	NA	316.68	\$106.87	0.34	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NORTH POINTE INSURANCE COMPANY	34214.00	\$4,320.69	0.13	\$3,029.44	0.70	689.00	\$718.55	1.04	\$408.04	0.57	774.00	\$375.75	0.49	\$124.40	0.33	35677.00	\$5,415.00	0.15	\$3,561.88	0.66
NORTHERN INSURANCE COMPANY OF	121.95	\$10.55	0.09	\$5.20	0.49	22.55	\$10.40	0.46	\$14.77	1.42	23.05	\$3.49	0.15	\$6.16	1.77	167.55	\$24.44	0.15	\$26.13	1.07
PACIFIC INDEMNITY COMPANY	92.21	\$10.79	0.12	\$0.00	NA	33.83	\$19.82	0.59	\$9.22	0.47	33.73	\$12.79	0.38	\$2.30	0.18	159.77	\$43.40	0.27	\$11.52	0.27
PARTNERS MUTUAL INSURANCE	530.14	\$54.94	0.10	\$228.63	4.16	104.12	\$30.84	0.30	\$7.93	0.26	65.68	\$16.37	0.25	\$26.66	1.63	699.94	\$102.15	0.15	\$263.22	2.58
PHARMACISTS MUTUAL INSURANCE	710.93	\$35.61	0.05	\$10.36	0.29	215.84	\$47.62	0.22	\$35.60	0.75	115.41	\$17.78	0.15	\$3.26	0.18	1042.18	\$101.00	0.10	\$49.23	0.49
PIONEER STATE MUTUAL INSURANCE	216333.30	\$10,668.06	0.05	\$3,176.39	0.30	30127.70	\$6,952.52	0.23	\$5,461.22	0.79	30613.23	\$2,884.75	0.09	\$2,606.81	0.90	277074.23	\$20,505.33	0.07	\$11,244.41	0.55
PROGRESSIVE MICHIGAN INSURANCE	264736.00	\$22,196.27	0.08	\$13,596.38	0.61	34558.00	\$20,581.97	0.60	\$10,731.22	0.52	36042.00	\$5,744.18	0.16	\$2,679.72	0.47	335336.00	\$48,522.42	0.14	\$27,007.31	0.56
PRUDENTIAL GENERAL INSURANCE	888.06	\$81.36	0.09	\$3.72	0.05	110.21	\$77.12	0.70	\$53.78	0.70	115.49	\$34.93	0.30	\$9.73	0.28	1113.76	\$193.41	0.17	\$67.23	0.35
PRUDENTIAL PROPERTY AND CASUALTY	34557.49	\$2,060.77	0.06	\$1,188.51	0.58	4545.13	\$1,929.59	0.42	\$1,280.78	0.66	4630.21	\$935.03	0.20	\$389.35	0.42	43732.83	\$4,925.39	0.11	\$2,858.64	0.58
QBE INSURANCE CORPORATION	9292.73	\$1,530.27	0.16	\$474.55	0.31	71.72	\$111.55	1.56	\$20.03	0.18	79.08	\$45.11	0.57	\$14.57	0.32	9443.53	\$1,686.93	0.18	\$509.15	0.30
RESPONSE WORLDWIDE INSURANCE	16.54	\$1.37	0.08	\$0.00	NA	2.01	\$1.21	0.60	\$0.00	NA	2.50	\$0.90	0.36	\$0.00	NA	21.05	\$3.47	0.17	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
ROYAL INSURANCE COMPANY OF	16.00	\$1.36	0.08	\$0.00	NA	3.00	\$1.79	0.60	\$0.00	NA	3.00	\$0.74	0.25	\$0.81	1.10	22.00	\$3.89	0.18	\$0.81	0.21
SAFECO INSURANCE COMPANY OF	5676.02	\$468.06	0.08	\$844.72	1.80	1027.36	\$494.05	0.48	\$417.76	0.85	1156.27	\$201.50	0.17	\$160.72	0.80	7859.65	\$1,163.61	0.15	\$1,423.21	1.22
SAFECO INSURANCE COMPANY OF	28362.80	\$2,362.46	0.08	\$997.52	0.42	5235.99	\$2,348.62	0.45	\$1,333.70	0.57	5833.51	\$953.24	0.16	\$475.18	0.50	39432.30	\$5,664.32	0.14	\$2,806.39	0.50
SECURA INSURANCE, A MUTUAL	31728.12	\$2,237.34	0.07	\$764.88	0.34	4552.53	\$1,478.48	0.32	\$1,397.58	0.95	4759.55	\$727.84	0.15	\$465.56	0.64	41040.20	\$4,443.66	0.11	\$2,628.01	0.59
SECURA SUPREME INSURANCE	1215.24	\$150.05	0.12	\$1.00	0.01	348.65	\$104.66	0.30	\$23.01	0.22	359.73	\$46.90	0.13	\$6.00	0.13	1923.62	\$301.60	0.16	\$30.01	0.10
SOUTHERN MICHIGAN INSURANCE	17523.90	\$1,457.33	0.08	\$6,176.85	4.24	874.71	\$780.04	0.89	\$543.45	0.70	880.52	\$333.40	0.38	\$227.69	0.68	19279.13	\$2,570.76	0.13	\$6,947.98	2.70
STATE AUTOMOBILE MUTUAL	3174.99	\$229.51	0.07	\$47.15	0.21	533.23	\$261.25	0.49	\$130.18	0.50	562.55	\$100.66	0.18	\$69.09	0.69	4270.77	\$591.41	0.14	\$246.43	0.42
STATE FARM FIRE AND CASUALTY	3689.14	\$480.79	0.13	\$96.95	0.20	415.78	\$354.82	0.85	\$190.15	0.54	487.14	\$91.88	0.19	\$48.71	0.53	4592.06	\$927.49	0.20	\$335.81	0.36
STATE FARM MUTUAL AUTOMOBILE	2170286.37	\$126,483.65	0.06	\$99,432.58	0.79	291820.53	\$112,496.24	0.39	\$81,058.16	0.72	317605.55	\$40,605.61	0.13	\$31,510.67	0.78	2779712.45	\$279,585.50	0.10	\$212,001.41	0.76
TEACHERS INSURANCE COMPANY	19271.66	\$945.05	0.05	\$170.73	0.18	2970.98	\$838.24	0.28	\$554.91	0.66	3084.82	\$366.20	0.12	\$238.18	0.65	25327.46	\$2,149.49	0.08	\$963.82	0.45
TITAN INDEMNITY COMPANY	179.15	\$22.18	0.12	\$0.00	NA	21.52	\$19.22	0.89	\$21.91	1.14	21.54	\$4.80	0.22	\$12.19	2.54	222.21	\$46.20	0.21	\$34.09	0.74

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INSURANCE COMPANY	141807.11	\$18,612.53	0.13	\$9,188.29	0.49	4919.65	\$5,352.07	1.09	\$3,631.82	0.68	5258.02	\$2,377.63	0.45	\$982.86	0.41	151984.78	\$26,342.22	0.17	\$13,802.97	0.52
TOKIO MARINE AND FIRE INSURANCE	144.00	\$18.91	0.13	\$0.00	NA	34.00	\$24.21	0.71	\$6.49	0.27	33.00	\$7.42	0.22	\$0.00	NA	211.00	\$50.53	0.24	\$6.49	0.13
TRANSPORT INSURANCE COMPANY	1.13	\$0.08	0.07	\$0.00	NA	0.00	(\$0.01)	NA	(\$0.79)	NA	0.00	(\$0.01)	NA	(\$29.54)	NA	1.13	\$0.07	0.06	(\$30.32)	NA
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.58	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.58	NA
TRUMBULL INSURANCE COMPANY	1723.80	\$143.49	0.08	\$87.03	0.61	229.48	\$174.69	0.76	\$112.82	0.65	237.81	\$53.72	0.23	\$39.17	0.73	2191.09	\$371.90	0.17	\$239.01	0.64
UNITED SERVICES AUTOMOBILE	49291.25	\$3,186.96	0.06	\$2,164.21	0.68	9755.98	\$4,002.52	0.41	\$2,596.98	0.65	10373.35	\$1,043.68	0.10	\$698.53	0.67	69420.58	\$8,233.17	0.12	\$5,459.72	0.66
UNITRIN DIRECT INSURANCE COMPANY	4888.45	\$363.52	0.07	\$257.64	0.71	794.61	\$322.88	0.41	\$293.08	0.91	815.78	\$146.53	0.18	\$48.56	0.33	6498.84	\$832.93	0.13	\$599.27	0.72
UNITRIN DIRECT PROPERTY & CASUALTY	424.48	\$37.42	0.09	\$0.00	NA	72.48	\$39.93	0.55	\$7.30	0.18	145.66	\$11.97	0.08	\$0.00	NA	642.62	\$89.32	0.14	\$7.30	0.08
USAA CASUALTY INSURANCE	30070.59	\$2,097.74	0.07	\$960.44	0.46	5779.36	\$2,652.74	0.46	\$1,772.02	0.67	6095.24	\$735.27	0.12	\$529.75	0.72	41945.19	\$5,485.75	0.13	\$3,262.20	0.59
VIGILANT INSURANCE COMPANY	21.00	\$2.12	0.10	\$0.00	NA	4.00	\$2.02	0.50	\$0.00	NA	5.00	\$1.03	0.21	\$0.00	NA	30.00	\$5.16	0.17	\$0.00	NA
WARNER INSURANCE COMPANY	250.49	\$4.19	0.02	\$0.00	NA	53.11	\$5.54	0.10	\$5.42	0.98	53.57	\$1.52	0.03	\$0.05	0.03	357.17	\$11.25	0.03	\$5.47	0.49

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 24 East Non-Metropolitan

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WEST AMERICAN INSURANCE	13611.61	\$971.20	0.07	\$1,000.54	1.03	2355.19	\$1,056.29	0.45	\$713.13	0.68	2456.69	\$395.96	0.16	\$232.66	0.59	18423.49	\$2,423.45	0.13	\$1,946.33	0.80
WESTFIELD INSURANCE COMPANY	28015.01	\$1,426.55	0.05	\$847.34	0.59	3196.16	\$1,231.40	0.39	\$836.26	0.68	3392.09	\$599.12	0.18	\$234.75	0.39	34603.26	\$3,257.07	0.09	\$1,918.35	0.59
WOLVERINE MUTUAL INSURANCE	9543.87	\$524.60	0.05	\$62.62	0.12	1134.72	\$391.63	0.35	\$244.65	0.62	1190.88	\$159.21	0.13	\$101.40	0.64	11869.47	\$1,075.43	0.09	\$408.67	0.38
Mean:	103879.62	\$6,111.59	0.0844	\$4,113.36	0.7952	13759.50	\$5,588.67	0.5231	\$3,708.66	1.0451	14820.40	\$2,123.05	0.2035	\$1,355.59	1.3309	131287.31	\$13,700.99	0.1458	\$9,096.39	1.8345
StDev:	288624.15	\$16,671.00	0.0603	\$11,987.95	1.0548	38817.74	\$15,579.30	0.2743	\$10,567.90	3.9458	41997.85	\$5,810.07	0.1278	\$3,976.22	6.9544	367213.91	\$37,831.27	0.1072	\$26,209.90	11.529
Min:	0.00	(\$16.61)	0.0159	\$0.00	0.0067	0.00	(\$10.83)	0.0948	(\$0.79)	0.0360	0.00	(\$6.96)	0.0284	\$0.00	0.0329	0.00	(\$34.40)	0.0315	(\$30.32)	0.0112
Max:	2170286.37	\$126,483.65	0.5743	\$99,432.58	6.4154	291820.53	\$112,496.24	1.5553	\$81,058.16	39.428	317605.55	\$40,605.61	0.662	\$31,510.67	68.648	2779712.45	\$279,585.50	0.9304	\$212,001.41	115.83

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Pennisula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	10872.92	\$412.68	0.04	\$6,596.33	15.98	1744.76	\$446.66	0.26	\$397.61	0.89	1952.91	\$270.80	0.14	\$285.86	1.06	14570.59	\$1,130.14	0.08	\$7,279.80	6.44
ALLIED PROPERTY AND CASUALTY	80781.31	\$5,387.81	0.07	\$1,826.55	0.34	11896.53	\$3,348.97	0.28	\$1,551.81	0.46	13902.12	\$2,109.34	0.15	\$1,708.42	0.81	106579.96	\$10,846.12	0.10	\$5,086.78	0.47
ALLSTATE INSURANCE COMPANY	84256.82	\$4,218.68	0.05	\$4,531.70	1.07	8646.52	\$3,120.15	0.36	\$1,477.96	0.47	10320.45	\$2,213.56	0.21	\$1,579.98	0.71	103223.79	\$9,552.39	0.09	\$7,589.64	0.79
AMERICAN AND FOREIGN INSURANCE	22.50	\$0.76	0.03	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	22.50	\$0.76	0.03	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	0.40	\$0.05	0.11	\$0.00	NA	0.08	\$0.03	0.34	\$0.00	NA	0.08	\$0.01	0.08	\$0.00	NA	0.56	\$0.08	0.14	\$0.00	NA
AMERICAN INSURANCE COMPANY, THE	15.92	\$1.35	0.08	\$0.00	NA	2.00	\$0.54	0.27	\$0.00	NA	2.00	\$0.38	0.19	\$0.00	NA	19.92	\$2.27	0.11	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	10900.72	\$472.14	0.04	\$1,255.04	2.66	1676.64	\$419.35	0.25	\$257.95	0.62	1846.88	\$281.44	0.15	\$264.09	0.94	14424.24	\$1,172.94	0.08	\$1,777.07	1.52
AMEX ASSURANCE COMPANY	3904.65	\$321.31	0.08	\$64.50	0.20	1073.65	\$274.80	0.26	\$188.47	0.69	1165.71	\$166.98	0.14	\$191.98	1.15	6144.01	\$763.09	0.12	\$444.95	0.58
AMICA MUTUAL INSURANCE COMPANY	1416.81	\$107.77	0.08	\$39.83	0.37	220.11	\$94.24	0.43	\$37.49	0.40	260.60	\$36.45	0.14	\$32.92	0.90	1897.52	\$238.45	0.13	\$110.24	0.46
ARGONAUT INSURANCE COMPANY	52.15	\$6.14	0.12	\$0.00	NA	2.66	\$2.16	0.81	\$0.00	NA	2.66	\$0.79	0.30	\$0.00	NA	57.47	\$9.09	0.16	\$0.00	NA
AUTO CLUB GROUP INSURANCE	26273.90	\$1,604.08	0.06	\$444.60	0.28	4012.46	\$1,275.23	0.32	\$827.01	0.65	4529.91	\$534.27	0.12	\$570.68	1.07	34816.27	\$3,413.58	0.10	\$1,842.29	0.54

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Pennisula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
AUTO CLUB INSURANCE ASSOCIATION	19412.89	\$1,258.37	0.06	\$487.31	0.39	2740.19	\$898.97	0.33	\$706.38	0.79	3165.63	\$362.54	0.11	\$334.92	0.92	25318.71	\$2,519.88	0.10	\$1,528.62	0.61
AUTO-OWNERS INSURANCE COMPANY	369581.97	\$13,482.88	0.04	\$11,728.17	0.87	39135.09	\$12,531.51	0.32	\$8,365.34	0.67	47138.60	\$4,930.01	0.10	\$3,644.54	0.74	455855.66	\$30,944.39	0.07	\$23,738.05	0.77
BRISTOL WEST INSURANCE COMPANY	20854.45	\$1,210.96	0.06	\$448.66	0.37	1140.87	\$562.44	0.49	\$313.79	0.56	1324.24	\$337.94	0.26	\$271.38	0.80	23319.56	\$2,111.33	0.09	\$1,033.83	0.49
CINCINNATI INSURANCE COMPANY, THE	10216.59	\$507.28	0.05	\$75.60	0.15	1288.10	\$408.85	0.32	\$171.10	0.42	1425.70	\$171.41	0.12	\$204.95	1.20	12930.39	\$1,087.54	0.08	\$451.64	0.42
CITIZENS INSURANCE COMPANY OF	267253.53	\$12,070.59	0.05	\$5,357.29	0.44	29913.18	\$9,123.05	0.30	\$5,254.84	0.58	34494.29	\$4,280.29	0.12	\$4,390.56	1.03	331661.00	\$25,473.93	0.08	\$15,002.69	0.59
CONTINENTAL INSURANCE COMPANY, THE	1.26	(\$5.67)	NA	\$9.26	NA	1.08	(\$2.52)	NA	\$32.09	NA	0.00	(\$2.64)	NA	\$61.66	NA	2.34	(\$10.83)	NA	\$103.01	NA
DAIRYLAND INSURANCE COMPANY	96.82	\$13.15	0.14	\$1.96	0.15	0.58	(\$0.21)	NA	\$0.58	NA	0.75	\$0.21	0.27	\$0.00	NA	98.15	\$13.15	0.13	\$2.54	0.19
EMCASCO INSURANCE COMPANY	6861.30	\$467.91	0.07	\$786.27	1.68	521.44	\$203.86	0.39	\$192.33	0.94	610.79	\$104.39	0.17	\$116.72	1.12	7993.53	\$776.16	0.10	\$1,095.31	1.41
EMPLOYERS MUTUAL CASUALTY	2899.21	\$195.70	0.07	\$36.05	0.18	208.39	\$86.49	0.42	\$42.88	0.50	255.48	\$47.41	0.19	\$49.66	1.05	3363.08	\$329.59	0.10	\$128.58	0.39
ESURANCE INSURANCE COMPANY	3.00	\$1.85	0.62	\$0.00	NA	1.16	\$1.67	1.44	\$0.00	NA	0.58	\$0.78	1.34	\$3.12	4.03	4.74	\$4.29	0.91	\$3.12	0.73
FARM BUREAU GENERAL INSURANCE	71621.40	\$2,261.40	0.03	\$1,533.87	0.68	5256.50	\$1,305.95	0.25	\$907.31	0.69	5921.30	\$1,045.58	0.18	\$865.48	0.83	82799.20	\$4,612.94	0.06	\$3,306.66	0.72

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Peninsula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU MUTUAL INSURANCE	49250.30	\$1,182.32	0.02	\$387.26	0.33	4523.20	\$785.70	0.17	\$614.39	0.78	5186.80	\$755.05	0.15	\$791.57	1.05	58960.30	\$2,723.07	0.05	\$1,793.22	0.66
FARMERS INSURANCE EXCHANGE	71268.48	\$3,390.45	0.05	\$909.86	0.27	6898.60	\$1,915.57	0.28	\$1,267.28	0.66	7531.96	\$1,643.84	0.22	\$1,186.03	0.72	85699.04	\$6,949.85	0.08	\$3,363.18	0.48
FEDERAL INSURANCE COMPANY	51.98	\$4.90	0.09	\$0.00	NA	15.04	\$6.65	0.44	\$11.89	1.79	17.55	\$3.18	0.18	(\$0.11)	NA	84.57	\$14.73	0.17	\$11.78	0.80
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.16	NA	0.00	\$0.00	NA	\$0.16	NA
FOREMOST PROPERTY AND CASUALTY	338.14	\$10.06	0.03	\$1.21	0.12	5.41	(\$0.19)	NA	\$0.00	NA	36.41	\$2.66	0.07	\$0.00	NA	379.96	\$12.53	0.03	\$1.21	0.10
FOUNDERS INSURANCE COMPANY	31.89	\$4.61	0.14	\$0.00	NA	1.22	\$0.94	0.77	\$0.00	NA	1.23	\$0.47	0.38	\$0.00	NA	34.34	\$6.02	0.18	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	11.49	\$1.86	0.16	\$1.74	0.93	0.65	\$0.59	0.90	\$0.00	NA	0.66	\$0.29	0.43	\$0.00	NA	12.80	\$2.73	0.21	\$1.74	0.64
FRANKENMUTH MUTUAL INSURANCE	94246.00	\$3,739.04	0.04	\$1,410.21	0.38	10721.00	\$2,880.75	0.27	\$1,700.45	0.59	12304.00	\$1,343.82	0.11	\$1,342.44	1.00	117271.00	\$7,963.61	0.07	\$4,453.10	0.56
FREMONT MUTUAL INSURANCE	21590.56	\$476.21	0.02	\$194.74	0.41	1476.97	\$358.92	0.24	\$150.85	0.42	1687.00	\$170.04	0.10	\$212.38	1.25	24754.53	\$1,005.16	0.04	\$557.97	0.56
GE PROPERTY & CASUALTY INSURANCE	405.06	\$31.78	0.08	\$0.62	0.02	73.97	\$19.00	0.26	(\$0.93)	NA	67.89	\$9.26	0.14	\$3.23	0.35	546.92	\$60.04	0.11	\$2.92	0.05
GEICO INDEMNITY COMPANY	6128.21	\$538.20	0.09	\$284.56	0.53	387.90	\$194.38	0.50	\$105.74	0.54	444.91	\$126.29	0.28	\$108.61	0.86	6961.02	\$858.87	0.12	\$498.90	0.58

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Pennisula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
GLENS FALLS INSURANCE COMPANY, THE	4232.92	\$265.27	0.06	\$259.60	0.98	568.66	\$183.78	0.32	\$94.16	0.51	708.92	\$128.28	0.18	\$79.94	0.62	5510.50	\$577.32	0.10	\$433.70	0.75
GMAC INSURANCE COMPANY	37.00	\$2.34	0.06	\$0.00	NA	5.00	\$1.79	0.36	\$4.49	2.51	5.00	\$0.96	0.19	\$0.00	NA	47.00	\$5.09	0.11	\$4.49	0.88
GRANGE INSURANCE COMPANY OF	27.96	\$1.48	0.05	\$2.00	1.35	3.50	\$0.83	0.24	\$0.00	NA	4.00	\$0.44	0.11	\$0.00	NA	35.46	\$2.75	0.08	\$2.00	0.73
GREAT AMERICAN INSURANCE	96.97	\$9.34	0.10	\$1.01	0.11	20.31	\$11.86	0.58	\$3.17	0.27	22.91	\$5.89	0.26	\$3.34	0.57	140.19	\$27.09	0.19	\$7.53	0.28
GREAT LAKES CASUALTY INSURANCE	11841.52	\$717.97	0.06	\$175.60	0.24	1456.65	\$458.13	0.31	\$260.16	0.57	1700.95	\$277.84	0.16	\$284.73	1.02	14999.12	\$1,453.93	0.10	\$720.49	0.50
GREAT NORTHERN INSURANCE	9.76	\$1.02	0.10	\$0.00	NA	2.68	\$0.55	0.21	\$0.00	NA	3.68	\$0.34	0.09	\$0.00	NA	16.12	\$1.90	0.12	\$0.00	NA
GUARANTY NATIONAL INSURANCE	3.00	\$0.42	0.14	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3.00	\$0.42	0.14	\$0.00	NA
HARLEYSVILLE LAKE STATES INSURANCE	5869.04	\$405.63	0.07	\$189.28	0.47	421.52	\$179.57	0.43	\$107.25	0.60	533.13	\$130.60	0.24	\$89.89	0.69	6823.69	\$715.81	0.10	\$386.42	0.54
HARTFORD ACCIDENT AND INDEMNITY	2067.39	\$100.49	0.05	\$707.52	7.04	332.48	\$94.68	0.28	\$163.11	1.72	369.75	\$55.62	0.15	\$52.14	0.94	2769.62	\$250.78	0.09	\$922.76	3.68
HARTFORD CASUALTY INSURANCE	51.16	\$2.89	0.06	\$0.00	NA	9.04	\$3.56	0.39	\$1.12	0.31	9.32	\$1.36	0.15	\$0.00	NA	69.52	\$7.81	0.11	\$1.12	0.14
HARTFORD INSURANCE COMPANY OF	55435.11	\$2,662.04	0.05	\$1,521.11	0.57	8735.74	\$2,202.80	0.25	\$1,223.71	0.56	10393.65	\$963.12	0.09	\$734.91	0.76	74564.50	\$5,827.96	0.08	\$3,479.74	0.60

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Peninsula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HARTFORD UNDERWRITERS INSURANCE	6642.30	\$390.60	0.06	\$126.91	0.32	911.77	\$231.65	0.25	\$257.20	1.11	1031.75	\$107.12	0.10	\$218.69	2.04	8585.82	\$729.38	0.08	\$602.80	0.83
HASTINGS MUTUAL INSURANCE	16415.54	\$923.62	0.06	\$687.01	0.74	1671.50	\$424.04	0.25	\$347.79	0.82	2027.50	\$235.68	0.12	\$315.19	1.34	20114.54	\$1,583.33	0.08	\$1,350.00	0.85
HOME-OWNERS INSURANCE COMPANY	458616.85	\$15,785.75	0.03	\$13,045.21	0.83	47447.30	\$14,184.47	0.30	\$11,441.03	0.81	55158.70	\$5,276.61	0.10	\$4,318.83	0.82	561222.85	\$35,246.83	0.06	\$28,805.07	0.82
HORACE MANN INSURANCE COMPANY	17699.24	\$1,008.53	0.06	\$234.98	0.23	2284.96	\$641.78	0.28	\$342.98	0.53	2973.97	\$422.66	0.14	\$528.97	1.25	22958.17	\$2,072.97	0.09	\$1,106.93	0.53
INTEGON NATIONAL INSURANCE	3439.81	\$280.12	0.08	\$54.01	0.19	224.29	\$131.59	0.59	\$96.46	0.73	248.65	\$61.21	0.25	\$55.48	0.91	3912.75	\$472.91	0.12	\$205.95	0.44
LIBERTY INSURANCE CORPORATION	0.00	(\$0.10)	NA	\$0.00	NA	0.44	\$0.22	0.49	\$0.00	NA	0.50	\$0.03	0.05	(\$0.79)	NA	0.94	\$0.14	0.15	(\$0.79)	NA
LIBERTY MUTUAL FIRE INSURANCE	47930.46	\$3,734.93	0.08	\$1,784.09	0.48	10291.60	\$3,348.41	0.33	\$2,373.32	0.71	11726.83	\$1,708.44	0.15	\$1,623.83	0.95	69948.89	\$8,791.78	0.13	\$5,781.24	0.66
LUMBERMENS MUTUAL CASUALTY	180.59	\$10.11	0.06	\$0.65	0.06	16.63	\$4.94	0.30	\$32.45	6.57	26.46	\$3.30	0.12	\$2.68	0.81	223.68	\$18.35	0.08	\$35.78	1.95
MEEMIC INSURANCE COMPANY	107932.32	\$5,937.11	0.06	\$2,604.00	0.44	16729.20	\$4,834.19	0.29	\$3,144.14	0.65	18275.65	\$2,213.63	0.12	\$2,486.39	1.12	142937.17	\$12,984.92	0.09	\$8,234.53	0.63
MEMBERSELECT INSURANCE COMPANY	972.05	\$122.36	0.13	\$788.39	6.44	97.54	\$63.39	0.65	\$51.02	0.80	115.32	\$38.05	0.33	\$31.80	0.84	1184.91	\$223.80	0.19	\$871.21	3.89
METROPOLITAN DIRECT PROPERTY AND	1746.11	\$85.72	0.05	\$26.44	0.31	192.81	\$58.25	0.30	\$23.85	0.41	219.81	\$32.76	0.15	\$43.91	1.34	2158.73	\$176.73	0.08	\$94.19	0.53

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Pennisula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
METROPOLITAN GENERAL INSURANCE	30.00	\$1.46	0.05	\$0.00	NA	2.33	\$0.48	0.21	\$0.00	NA	2.33	\$0.24	0.10	\$0.05	0.19	34.66	\$2.19	0.06	\$0.05	0.02
METROPOLITAN GROUP PROPERTY AND	1645.46	\$91.12	0.06	\$23.49	0.26	219.87	\$73.19	0.33	\$46.04	0.63	246.47	\$31.85	0.13	\$37.35	1.17	2111.80	\$196.15	0.09	\$106.88	0.54
METROPOLITAN PROPERTY AND CASUALTY	645.88	\$30.96	0.05	\$3.41	0.11	74.30	\$22.67	0.31	\$8.02	0.35	81.64	\$11.65	0.14	\$2.54	0.22	801.82	\$65.29	0.08	\$13.97	0.21
MIC GENERAL INSURANCE CORPORATION	3899.19	\$229.40	0.06	\$725.74	3.16	661.49	\$209.27	0.32	\$106.36	0.51	742.65	\$86.27	0.12	\$88.12	1.02	5303.33	\$524.94	0.10	\$920.22	1.75
MICHIGAN AUTOMOBILE INSURANCE	3677.54	\$534.78	0.15	\$32.66	0.06	104.38	\$85.70	0.82	\$12.17	0.14	121.31	\$29.20	0.24	\$35.89	1.23	3903.23	\$649.67	0.17	\$80.72	0.12
MICHIGAN INSURANCE COMPANY	1431.00	\$19.70	0.01	\$0.00	NA	149.00	\$15.04	0.10	\$5.88	0.39	132.00	\$6.34	0.05	\$4.69	0.74	1712.00	\$41.08	0.02	\$10.57	0.26
MICHIGAN MILLERS MUTUAL	1177.59	\$53.94	0.05	\$8.40	0.16	127.83	\$32.18	0.25	\$14.17	0.44	156.76	\$16.68	0.11	\$14.65	0.88	1462.18	\$102.80	0.07	\$37.22	0.36
MID-CENTURY INSURANCE COMPANY	80.41	\$4.44	0.06	\$0.50	0.11	6.74	\$4.30	0.64	\$0.00	NA	6.82	\$2.39	0.35	\$0.00	NA	93.97	\$11.13	0.12	\$0.50	0.04
MODERN SERVICE INSURANCE	1772.47	\$253.36	0.14	\$53.07	0.21	32.05	\$19.19	0.60	\$40.45	2.11	36.90	\$19.17	0.52	\$14.06	0.73	1841.42	\$291.72	0.16	\$107.57	0.37
MUTUAL SERVICE CASUALTY	16644.96	\$771.69	0.05	\$363.23	0.47	1874.35	\$487.04	0.26	\$394.81	0.81	2170.88	\$345.84	0.16	\$373.43	1.08	20690.19	\$1,604.57	0.08	\$1,131.46	0.71
NATIONAL BEN- FRANKLIN INSURANCE	140.06	\$8.08	0.06	\$0.00	NA	26.09	\$9.49	0.36	\$0.00	NA	30.76	\$5.59	0.18	\$1.84	0.33	196.91	\$23.16	0.12	\$1.84	0.08

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Pennisula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONAL GENERAL INSURANCE	3621.94	\$295.79	0.08	\$28.11	0.10	718.00	\$175.36	0.24	\$121.23	0.69	814.76	\$74.14	0.09	\$68.57	0.92	5154.70	\$545.28	0.11	\$217.91	0.40
NATIONWIDE INSURANCE COMPANY OF	25320.65	\$1,410.28	0.06	\$726.23	0.51	4301.03	\$1,115.61	0.26	\$1,189.51	1.07	5025.20	\$673.16	0.13	\$1,198.56	1.78	34646.88	\$3,199.05	0.09	\$3,114.30	0.97
NATIONWIDE MUTUAL FIRE INSURANCE	629.57	\$52.65	0.08	\$1.51	0.03	118.05	\$40.76	0.35	\$41.90	1.03	130.08	\$24.13	0.19	\$8.99	0.37	877.70	\$117.54	0.13	\$52.39	0.45
NORTH POINTE INSURANCE COMPANY	3261.00	\$430.72	0.13	\$175.33	0.41	48.00	\$48.63	1.01	\$10.56	0.22	57.00	\$26.51	0.47	\$10.60	0.40	3366.00	\$505.86	0.15	\$196.49	0.39
NORTHERN INSURANCE COMPANY OF	11.73	\$1.10	0.09	\$0.00	NA	1.83	\$1.03	0.56	\$0.00	NA	1.83	\$0.26	0.14	\$0.00	NA	15.39	\$2.40	0.16	\$0.00	NA
NORTHERN MUTUAL INSURANCE	33559.44	\$541.49	0.02	\$190.89	0.35	3454.19	\$534.44	0.15	\$168.72	0.32	4084.14	\$260.64	0.06	\$233.17	0.89	41097.77	\$1,336.57	0.03	\$592.77	0.44
PARTNERS MUTUAL INSURANCE	261.41	\$22.89	0.09	\$32.42	1.42	53.06	\$11.64	0.22	\$25.20	2.17	28.53	\$6.43	0.23	\$13.95	2.17	343.00	\$40.95	0.12	\$71.57	1.75
PHARMACISTS MUTUAL INSURANCE	20.00	\$0.85	0.04	\$0.00	NA	8.42	\$0.67	0.08	\$0.51	0.75	4.42	\$0.59	0.13	\$0.26	0.45	32.84	\$2.11	0.06	\$0.77	0.36
PIONEER STATE MUTUAL INSURANCE	27498.66	\$1,217.63	0.04	\$89.85	0.07	3703.42	\$716.01	0.19	\$605.85	0.85	3828.49	\$315.38	0.08	\$493.14	1.56	35030.57	\$2,249.03	0.06	\$1,188.85	0.53
PROGRESSIVE MICHIGAN INSURANCE	71536.00	\$5,855.69	0.08	\$2,298.20	0.39	7460.00	\$3,172.35	0.43	\$1,851.86	0.58	8433.00	\$1,652.35	0.20	\$1,280.31	0.77	87429.00	\$10,680.38	0.12	\$5,430.37	0.51
PRUDENTIAL GENERAL INSURANCE	350.10	\$34.76	0.10	\$6.06	0.17	43.98	\$20.20	0.46	\$60.62	3.00	28.82	\$8.66	0.30	\$16.73	1.93	422.90	\$63.62	0.15	\$83.41	1.31

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Pennisula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PRUDENTIAL PROPERTY AND CASUALTY	22415.25	\$1,222.79	0.05	\$545.27	0.45	2708.62	\$705.95	0.26	\$490.85	0.70	1737.70	\$328.74	0.19	\$333.93	1.02	26861.57	\$2,257.47	0.08	\$1,370.04	0.61
QBE INSURANCE CORPORATION	576.14	\$100.02	0.17	\$58.13	0.58	2.07	\$3.11	1.50	\$2.58	0.83	3.25	\$1.97	0.61	\$0.26	0.13	581.46	\$105.10	0.18	\$60.97	0.58
RESPONSE WORLDWIDE INSURANCE	17.85	\$1.28	0.07	\$0.00	NA	3.46	\$1.37	0.40	\$0.00	NA	3.47	\$0.68	0.20	\$0.45	0.66	24.78	\$3.33	0.13	\$0.45	0.14
ROYAL INSURANCE COMPANY OF	16.32	\$0.83	0.05	\$0.00	NA	3.33	\$0.55	0.16	\$0.00	NA	4.58	\$0.19	0.04	\$0.00	NA	24.23	\$1.57	0.06	\$0.00	NA
SAFECO INSURANCE COMPANY OF	5150.15	\$403.95	0.08	\$447.67	1.11	859.13	\$329.51	0.38	\$285.22	0.87	1052.96	\$114.35	0.11	\$190.68	1.67	7062.24	\$847.80	0.12	\$923.57	1.09
SAFECO INSURANCE COMPANY OF	18728.82	\$1,452.23	0.08	\$547.02	0.38	3287.20	\$1,146.50	0.35	\$592.06	0.52	4213.33	\$418.56	0.10	\$401.96	0.96	26229.35	\$3,017.29	0.12	\$1,541.04	0.51
SECURA INSURANCE, A MUTUAL	272.46	\$19.55	0.07	\$0.93	0.05	34.81	\$13.85	0.40	\$12.16	0.88	40.23	\$7.21	0.18	\$8.76	1.21	347.50	\$40.61	0.12	\$21.85	0.54
SOUTHERN MICHIGAN INSURANCE	2358.74	\$196.70	0.08	\$22.30	0.11	118.30	\$90.28	0.76	\$75.71	0.84	119.34	\$41.33	0.35	\$51.20	1.24	2596.38	\$328.31	0.13	\$149.20	0.45
STANDARD FIRE INSURANCE COMPANY, THE	103.20	\$6.47	0.06	\$0.00	NA	25.95	\$6.90	0.27	\$2.07	0.30	18.67	\$4.44	0.24	\$26.08	5.88	147.82	\$17.80	0.12	\$28.15	1.58
STATE AUTOMOBILE MUTUAL	221.24	\$11.77	0.05	\$0.00	NA	32.82	\$12.01	0.37	\$4.42	0.37	32.82	\$3.80	0.12	\$4.63	1.22	286.88	\$27.58	0.10	\$9.05	0.33
STATE FARM FIRE AND CASUALTY	633.46	\$66.59	0.11	\$13.18	0.20	69.37	\$41.41	0.60	\$28.86	0.70	81.05	\$18.69	0.23	\$13.45	0.72	783.88	\$126.69	0.16	\$55.48	0.44

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 25 Upper Peninsula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STATE FARM MUTUAL AUTOMOBILE	475071.95	\$22,948.59	0.05	\$14,747.33	0.64	56904.50	\$16,425.96	0.29	\$12,264.96	0.75	63823.30	\$10,830.24	0.17	\$9,857.75	0.91	595799.75	\$50,204.79	0.08	\$36,870.05	0.73
TEACHERS INSURANCE COMPANY	5199.00	\$227.19	0.04	\$250.39	1.10	775.13	\$184.23	0.24	\$126.55	0.69	876.31	\$96.95	0.11	\$127.21	1.31	6850.44	\$508.37	0.07	\$504.14	0.99
TITAN INDEMNITY COMPANY	79.63	\$9.57	0.12	\$1.06	0.11	7.36	\$5.53	0.75	\$12.44	2.25	7.36	\$2.61	0.36	\$5.92	2.27	94.35	\$17.72	0.19	\$19.42	1.10
TITAN INSURANCE COMPANY	10350.03	\$1,424.63	0.14	\$647.86	0.45	299.25	\$235.24	0.79	\$202.78	0.86	396.05	\$157.98	0.40	\$161.38	1.02	11045.33	\$1,817.85	0.16	\$1,012.01	0.56
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.23)	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.23)	NA
TRAVELERS INDEMNITY COMPANY OF	227.97	\$11.64	0.05	\$23.77	2.04	48.33	\$14.98	0.31	\$10.18	0.68	29.65	\$5.66	0.19	\$13.56	2.40	305.95	\$32.28	0.11	\$47.52	1.47
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.75	NA	0.00	\$0.00	NA	\$3.07	NA	0.00	\$0.00	NA	\$4.82	NA
TRUMBULL INSURANCE COMPANY	159.64	\$12.02	0.08	\$1.19	0.10	12.49	\$6.83	0.55	\$0.69	0.10	16.82	\$5.23	0.31	\$3.44	0.66	188.95	\$24.08	0.13	\$5.32	0.22
UNITED SERVICES AUTOMOBILE	21227.63	\$1,146.34	0.05	\$601.89	0.53	4039.25	\$1,350.16	0.33	\$747.68	0.55	4443.28	\$452.36	0.10	\$374.40	0.83	29710.16	\$2,948.86	0.10	\$1,723.97	0.58
UNITRIN DIRECT INSURANCE COMPANY	1115.58	\$53.40	0.05	\$0.54	0.01	126.92	\$37.14	0.29	\$2.54	0.07	134.67	\$26.35	0.20	\$6.75	0.26	1377.17	\$116.88	0.08	\$9.83	0.08
UNITRIN DIRECT PROPERTY & CASUALTY	10.70	\$1.05	0.10	\$0.00	NA	2.15	\$1.39	0.64	\$0.00	NA	2.38	\$0.48	0.20	\$0.00	NA	15.23	\$2.92	0.19	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 25 Upper Pennisula

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
USAA CASUALTY INSURANCE	9472.23	\$557.50	0.06	\$125.56	0.23	1694.39	\$633.39	0.37	\$501.89	0.79	1840.73	\$215.24	0.12	\$142.37	0.66	13007.35	\$1,406.12	0.11	\$769.81	0.55
WEST AMERICAN INSURANCE	491.94	\$32.23	0.07	\$2.36	0.07	74.72	\$29.31	0.39	\$6.70	0.23	80.70	\$19.49	0.24	\$14.85	0.76	647.36	\$81.03	0.13	\$23.90	0.29
WESTFIELD INSURANCE COMPANY	811.34	\$35.70	0.04	\$1.04	0.03	80.41	\$26.98	0.34	\$12.25	0.45	91.01	\$18.08	0.20	\$9.32	0.52	982.76	\$80.76	0.08	\$22.62	0.28
WOLVERINE MUTUAL INSURANCE	1371.70	\$64.75	0.05	\$4.24	0.07	158.23	\$53.26	0.34	\$44.75	0.84	171.97	\$23.98	0.14	\$35.62	1.49	1701.90	\$141.99	0.08	\$84.62	0.60
Mean:	27451.68	\$1,276.94	0.0758	\$834.22	0.8553	3195.66	\$954.76	0.4031	\$646.74	0.8281	3665.42	\$490.03	0.1959	\$447.75	1.0777	33313.36	\$2,642.45	0.1151	\$1,872.53	0.7507
StDev:	80002.86	\$3,381.89	0.0641	\$2,425.20	2.0898	8975.10	\$2,689.37	0.2389	\$1,942.25	0.8420	10336.71	\$1,397.17	0.1553	\$1,243.55	0.7812	97912.01	\$7,332.34	0.0892	\$5,407.82	0.8696
Min:	0.00	(\$5.67)	0.0138	\$0.00	0.0102	0.00	(\$2.52)	0.0796	(\$1.23)	0.0684	0.00	(\$2.64)	0.0424	\$0.00	0.131	0.00	(\$10.83)	0.024	(\$1.23)	0.0206
Max:	475071.95	\$22,948.59	0.615	\$14,747.33	15.984	56904.50	\$16,425.96	1.5005	\$12,264.96	6.5650	63823.30	\$10,830.24	1.3379	\$9,857.75	5.8794	595799.75	\$50,204.79	0.9055	\$36,870.05	6.4415

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 32 Detroit North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	23643.30	\$1,399.79	0.06	\$1,172.46	0.84	4312.06	\$2,018.88	0.47	\$1,577.72	0.78	4497.40	\$799.47	0.18	\$360.30	0.45	32452.76	\$4,218.15	0.13	\$3,110.49	0.74
ALLIED PROPERTY AND CASUALTY	8936.63	\$884.71	0.10	\$130.20	0.15	1518.26	\$846.39	0.56	\$539.09	0.64	1572.50	\$339.79	0.22	\$222.34	0.65	12027.39	\$2,070.89	0.17	\$891.64	0.43
ALLSTATE INDEMNITY COMPANY	0.00	(\$0.06)	NA	\$0.00	NA	0.00	(\$0.02)	NA	\$0.00	NA	NA	NA	NA	NA	NA	0.00	(\$0.08)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	355792.79	\$23,838.58	0.07	\$12,840.53	0.54	44729.35	\$26,105.47	0.58	\$16,597.43	0.64	47545.12	\$12,034.77	0.25	\$6,901.80	0.57	448067.26	\$61,978.82	0.14	\$36,339.77	0.59
AMERICAN AND FOREIGN INSURANCE	11.25	\$0.83	0.07	\$0.00	NA	2.25	\$1.63	0.72	\$0.00	NA	2.25	\$0.79	0.35	\$0.00	NA	15.75	\$3.24	0.21	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	13558.90	\$1,044.82	0.08	\$244.74	0.23	2077.34	\$867.97	0.42	\$706.38	0.81	2077.34	\$273.23	0.13	\$201.06	0.74	17713.58	\$2,186.02	0.12	\$1,152.18	0.53
AMERICAN INSURANCE COMPANY, THE	1162.52	\$93.27	0.08	\$11.82	0.13	294.93	\$161.70	0.55	\$83.69	0.52	314.61	\$87.10	0.28	\$12.87	0.15	1772.06	\$342.06	0.19	\$108.38	0.32
AMERICAN INTERNATIONAL INSURANCE	18038.66	\$1,243.79	0.07	\$3,387.84	2.72	2968.20	\$1,591.00	0.54	\$1,330.65	0.84	3121.14	\$755.22	0.24	\$380.76	0.50	24128.00	\$3,590.01	0.15	\$5,099.24	1.42
AMEX ASSURANCE COMPANY	3147.89	\$447.52	0.14	\$84.20	0.19	957.64	\$442.14	0.46	\$302.64	0.68	981.47	\$164.90	0.17	\$53.60	0.33	5087.00	\$1,054.56	0.21	\$440.45	0.42
AMICA MUTUAL INSURANCE COMPANY	7215.60	\$728.30	0.10	\$35.90	0.05	1308.14	\$838.11	0.64	\$422.30	0.50	1383.99	\$308.13	0.22	\$51.48	0.17	9907.73	\$1,874.53	0.19	\$509.67	0.27
ARGONAUT INSURANCE COMPANY	378.80	\$59.83	0.16	\$1.21	0.02	9.50	\$9.48	1.00	\$0.60	0.06	34.99	\$13.64	0.39	\$1.15	0.08	423.29	\$82.95	0.20	\$2.96	0.04

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 32 Detroit North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB GROUP INSURANCE	518640.07	\$42,625.57	0.08	\$15,576.34	0.37	90977.81	\$46,894.56	0.52	\$29,761.10	0.63	94454.07	\$15,004.34	0.16	\$10,074.17	0.67	704071.95	\$104,524.47	0.15	\$55,411.61	0.53
AUTO CLUB INSURANCE ASSOCIATION	270883.06	\$24,387.20	0.09	\$17,121.66	0.70	45134.29	\$23,300.54	0.52	\$14,456.72	0.62	47440.89	\$7,460.02	0.16	\$4,586.33	0.61	363458.24	\$55,147.76	0.15	\$36,164.71	0.66
AUTO-OWNERS INSURANCE COMPANY	60602.65	\$3,260.41	0.05	\$2,955.01	0.91	6816.25	\$4,113.38	0.60	\$2,716.27	0.66	7282.80	\$1,299.07	0.18	\$727.43	0.56	74701.70	\$8,672.85	0.12	\$6,398.70	0.74
BRISTOL WEST INSURANCE COMPANY	1504.35	\$127.44	0.08	\$1.71	0.01	156.15	\$146.36	0.94	\$30.22	0.21	159.31	\$51.45	0.32	\$27.96	0.54	1819.81	\$325.24	0.18	\$59.89	0.18
CINCINNATI INSURANCE COMPANY, THE	7312.62	\$333.22	0.05	\$50.02	0.15	973.01	\$434.79	0.45	\$276.69	0.64	1030.21	\$159.63	0.15	\$36.51	0.23	9315.84	\$927.64	0.10	\$363.22	0.39
CITIZENS INSURANCE COMPANY OF	209597.11	\$11,403.23	0.05	\$5,689.38	0.50	24434.09	\$11,354.31	0.46	\$7,131.17	0.63	25621.05	\$3,968.14	0.15	\$1,812.47	0.46	259652.25	\$26,725.68	0.10	\$14,633.01	0.55
CONTINENTAL INSURANCE COMPANY, THE	0.58	(\$6.70)	NA	\$17.36	NA	0.50	(\$8.59)	NA	\$126.59	NA	0.00	(\$3.31)	NA	\$54.63	NA	1.08	(\$18.60)	NA	\$198.58	NA
DAIRYLAND INSURANCE COMPANY	686.36	\$87.37	0.13	\$45.04	0.52	30.41	\$45.02	1.48	\$30.04	0.67	35.08	\$23.81	0.68	\$35.93	1.51	751.85	\$156.20	0.21	\$111.01	0.71
EMCASCO INSURANCE COMPANY	172.04	\$15.57	0.09	\$0.00	NA	14.43	\$10.72	0.74	\$16.93	1.58	16.93	\$7.96	0.47	\$11.25	1.41	203.40	\$34.25	0.17	\$28.18	0.82
EMPLOYERS MUTUAL CASUALTY	258.23	\$19.43	0.08	\$2.50	0.13	23.93	\$17.72	0.74	\$18.08	1.02	25.01	\$10.85	0.43	\$1.08	0.10	307.17	\$47.99	0.16	\$21.66	0.45
ESURANCE INSURANCE COMPANY	17.46	\$11.48	0.66	\$0.00	NA	5.49	\$6.03	1.10	\$0.00	NA	3.15	\$1.74	0.55	\$0.00	NA	26.10	\$19.25	0.74	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 32 Detroit North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU GENERAL INSURANCE	15009.60	\$704.11	0.05	\$620.03	0.88	1404.70	\$778.23	0.55	\$515.01	0.66	1437.00	\$377.00	0.26	\$204.86	0.54	17851.30	\$1,859.34	0.10	\$1,339.90	0.72
FARM BUREAU MUTUAL INSURANCE	874.30	\$30.55	0.03	\$1.84	0.06	89.80	\$36.99	0.41	\$6.36	0.17	99.40	\$21.16	0.21	\$4.39	0.21	1063.50	\$88.70	0.08	\$12.59	0.14
FARMERS INSURANCE EXCHANGE	44379.85	\$3,787.07	0.09	\$2,673.04	0.71	4548.94	\$3,513.87	0.77	\$3,430.36	0.98	4794.23	\$1,597.51	0.33	\$1,294.67	0.81	53723.02	\$8,898.46	0.17	\$7,398.07	0.83
FEDERAL INSURANCE COMPANY	710.14	\$89.48	0.13	\$14.26	0.16	205.51	\$154.15	0.75	\$125.89	0.82	212.96	\$82.00	0.39	\$4.22	0.05	1128.61	\$325.63	0.29	\$144.37	0.44
FIDELITY AND CASUALTY COMPANY OF	1.42	\$0.12	0.09	\$1.22	9.98	0.83	\$0.89	1.07	\$30.53	34.22	0.83	\$0.49	0.59	\$2.33	4.74	3.08	\$1.51	0.49	\$34.08	22.63
FOUNDERS INSURANCE COMPANY	1322.32	\$185.89	0.14	\$32.82	0.18	62.21	\$65.79	1.06	\$52.46	0.80	61.31	\$32.50	0.53	\$15.63	0.48	1445.84	\$284.19	0.20	\$100.91	0.36
FOUNDERS INSURANCE COMPANY OF	1238.47	\$195.13	0.16	\$15.58	0.08	67.22	\$84.56	1.26	\$29.04	0.34	65.24	\$42.16	0.65	\$64.39	1.53	1370.93	\$321.84	0.23	\$109.01	0.34
FRANKENMUTH MUTUAL INSURANCE	6793.00	\$427.67	0.06	\$134.54	0.31	893.00	\$429.09	0.48	\$174.06	0.41	888.00	\$150.13	0.17	\$89.78	0.60	8574.00	\$1,006.89	0.12	\$398.37	0.40
FREMONT MUTUAL INSURANCE	27.82	\$1.32	0.05	\$0.00	NA	2.74	\$1.92	0.70	\$0.00	NA	2.74	\$0.76	0.28	\$0.00	NA	33.30	\$4.00	0.12	\$0.00	NA
GEICO INDEMNITY COMPANY	5073.19	\$819.66	0.16	\$216.49	0.26	670.25	\$532.06	0.79	\$191.27	0.36	734.28	\$329.02	0.45	\$158.09	0.48	6477.72	\$1,680.74	0.26	\$565.85	0.34
GLENS FALLS INSURANCE COMPANY, THE	4366.59	\$362.43	0.08	\$21.94	0.06	746.76	\$386.25	0.52	\$139.62	0.36	800.83	\$177.96	0.22	\$37.33	0.21	5914.18	\$926.64	0.16	\$198.89	0.21

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 32 Detroit North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GLOBE INDEMNITY COMPANY	6.00	\$0.26	0.04	\$0.00	NA	1.00	\$0.45	0.45	\$0.00	NA	1.00	\$0.30	0.30	\$0.07	0.24	8.00	\$1.01	0.13	\$0.07	0.07
GMAC INSURANCE COMPANY	305.00	\$29.45	0.10	\$0.22	0.01	41.00	\$24.37	0.59	\$15.27	0.63	41.00	\$7.37	0.18	\$0.00	NA	387.00	\$61.19	0.16	\$15.48	0.25
GOVERNMENT EMPLOYEES INSURANCE	0.00	(\$0.06)	NA	\$0.00	NA	0.00	(\$0.15)	NA	(\$0.15)	NA	0.00	(\$0.05)	NA	(\$5.12)	NA	0.00	(\$0.26)	NA	(\$5.27)	NA
GRANGE INSURANCE COMPANY OF	86.46	\$6.84	0.08	\$0.00	NA	11.91	\$6.40	0.54	\$0.00	NA	12.91	\$2.23	0.17	\$0.09	0.04	111.28	\$15.47	0.14	\$0.09	0.01
GREAT AMERICAN INSURANCE	1822.77	\$200.17	0.11	\$46.61	0.23	406.81	\$181.00	0.44	\$121.12	0.67	460.43	\$94.65	0.21	\$15.48	0.16	2690.01	\$475.82	0.18	\$183.21	0.39
GREAT LAKES CASUALTY INSURANCE	1915.80	\$170.15	0.09	\$13.08	0.08	344.87	\$199.86	0.58	\$100.28	0.50	349.62	\$77.26	0.22	\$72.06	0.93	2610.29	\$447.26	0.17	\$185.42	0.41
GREAT NORTHERN INSURANCE	71.19	\$7.93	0.11	\$0.00	NA	23.74	\$13.21	0.56	\$8.11	0.61	26.74	\$5.19	0.19	\$3.97	0.76	121.67	\$26.32	0.22	\$12.07	0.46
GUARANTY NATIONAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$13.05)	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$13.05)	NA
HARLEYSVILLE LAKE STATES INSURANCE	4661.91	\$472.52	0.10	\$190.85	0.40	559.57	\$388.26	0.69	\$249.56	0.64	616.89	\$132.45	0.21	\$122.28	0.92	5838.37	\$993.23	0.17	\$562.69	0.57
HARTFORD ACCIDENT AND INDEMNITY	9182.60	\$648.50	0.07	\$435.56	0.67	1816.98	\$903.41	0.50	\$587.18	0.65	1887.55	\$330.45	0.18	\$210.33	0.64	12887.13	\$1,882.36	0.15	\$1,233.07	0.66
HARTFORD CASUALTY INSURANCE	53.40	\$4.41	0.08	\$0.00	NA	10.28	\$5.69	0.55	\$2.27	0.40	10.28	\$1.77	0.17	\$0.00	NA	73.96	\$11.87	0.16	\$2.27	0.19

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 32 Detroit North

Company	Mandatory					Collision					Comprehensive					Aggregate				
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HARTFORD INSURANCE COMPANY OF	27447.09	\$1,745.91	0.06	\$763.23	0.44	5216.99	\$1,774.16	0.34	\$1,177.01	0.66	5585.43	\$609.85	0.11	\$333.91	0.55	38249.51	\$4,129.92	0.11	\$2,274.15	0.55
HARTFORD UNDERWRITERS INSURANCE	3119.07	\$237.11	0.08	\$63.26	0.27	546.31	\$223.91	0.41	\$300.46	1.34	566.00	\$78.44	0.14	\$112.24	1.43	4231.38	\$539.46	0.13	\$475.96	0.88
HASTINGS MUTUAL INSURANCE	607.43	\$63.84	0.11	\$0.20	0.00	71.50	\$36.36	0.51	\$33.99	0.93	76.00	\$16.43	0.22	\$11.84	0.72	754.93	\$116.64	0.15	\$46.02	0.39
HOME-OWNERS INSURANCE COMPANY	46318.70	\$2,238.94	0.05	\$1,704.49	0.76	5191.30	\$2,918.07	0.56	\$1,928.01	0.66	5441.85	\$863.86	0.16	\$518.66	0.60	56951.85	\$6,020.87	0.11	\$4,151.16	0.69
INTEGON NATIONAL INSURANCE	1282.13	\$124.38	0.10	\$224.85	1.81	160.29	\$127.73	0.80	\$108.85	0.85	166.49	\$48.73	0.29	\$51.75	1.06	1608.91	\$300.84	0.19	\$385.45	1.28
LIBERTY INSURANCE CORPORATION	0.15	(\$0.39)	NA	\$0.00	NA	0.37	(\$0.24)	NA	\$2.37	NA	0.00	(\$0.09)	NA	(\$0.54)	NA	0.52	(\$0.73)	NA	\$1.83	NA
LIBERTY MUTUAL FIRE INSURANCE	48372.27	\$5,482.04	0.11	\$2,583.77	0.47	11874.92	\$6,680.95	0.56	\$4,379.93	0.66	12449.38	\$2,298.47	0.18	\$1,878.92	0.82	72696.57	\$14,461.46	0.20	\$8,842.63	0.61
MEEMIC INSURANCE COMPANY	66559.23	\$4,903.79	0.07	\$1,936.50	0.39	11554.42	\$5,801.28	0.50	\$3,426.76	0.59	11895.14	\$2,261.92	0.19	\$978.58	0.43	90008.79	\$12,966.99	0.14	\$6,341.84	0.49
MEMBERSELECT INSURANCE COMPANY	9608.13	\$1,634.21	0.17	\$892.28	0.55	1240.20	\$1,348.39	1.09	\$1,484.36	1.10	1294.21	\$615.22	0.48	\$427.40	0.69	12142.54	\$3,597.81	0.30	\$2,804.03	0.78
MERASTAR INSURANCE COMPANY	142.31	\$16.46	0.12	\$13.35	0.81	29.46	\$14.65	0.50	\$0.00	NA	30.44	\$5.32	0.17	\$0.08	0.01	202.21	\$36.43	0.18	\$13.42	0.37
MERCHANTS MUTUAL INSURANCE	29.00	\$1.94	0.07	\$0.00	NA	3.00	\$0.85	0.28	\$0.00	NA	2.00	\$0.30	0.15	\$0.00	NA	34.00	\$3.08	0.09	\$0.00	NA

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METROPOLITAN DIRECT PROPERTY AND	1271.39	\$79.69	0.06	\$0.06	0.00	199.97	\$90.65	0.45	\$61.22	0.68	206.22	\$28.91	0.14	\$11.09	0.38	1677.58	\$199.25	0.12	\$72.38	0.36
METROPOLITAN GENERAL INSURANCE	35.46	\$1.66	0.05	\$0.00	NA	NA	NA	NA	NA	NA	1.91	\$0.14	0.07	\$6.48	46.30	37.37	\$1.80	0.05	\$6.48	3.60
METROPOLITAN GROUP PROPERTY AND	24123.56	\$1,231.34	0.05	\$520.23	0.42	3752.17	\$1,483.37	0.40	\$1,069.70	0.72	3841.90	\$553.33	0.14	\$300.28	0.54	31717.63	\$3,268.03	0.10	\$1,890.22	0.58
METROPOLITAN PROPERTY AND CASUALTY	473.79	\$25.41	0.05	\$0.51	0.02	67.38	\$28.72	0.43	\$2.09	0.07	69.40	\$10.16	0.15	\$2.52	0.25	610.57	\$64.30	0.11	\$5.11	0.08
MIC GENERAL INSURANCE CORPORATION	48453.97	\$3,943.40	0.08	\$2,113.31	0.54	9082.14	\$4,179.16	0.46	\$2,700.57	0.65	9500.15	\$1,596.00	0.17	\$645.93	0.40	67036.26	\$9,718.56	0.14	\$5,459.82	0.56
MICHIGAN AUTOMOBILE INSURANCE	6911.39	\$1,115.26	0.16	\$1,106.55	0.99	646.05	\$715.17	1.11	\$433.88	0.61	671.30	\$199.26	0.30	\$325.17	1.63	8228.74	\$2,029.69	0.25	\$1,865.60	0.92
MICHIGAN INSURANCE COMPANY	12638.00	\$259.04	0.02	\$212.69	0.82	1352.00	\$265.04	0.20	\$104.57	0.39	1124.00	\$89.87	0.08	\$115.16	1.28	15114.00	\$613.94	0.04	\$432.42	0.70
MICHIGAN MILLERS MUTUAL	4140.16	\$295.85	0.07	\$58.16	0.20	525.65	\$307.86	0.59	\$201.95	0.66	558.50	\$121.81	0.22	\$77.85	0.64	5224.31	\$725.52	0.14	\$337.96	0.47
MID-CENTURY INSURANCE COMPANY	35.46	\$1.75	0.05	\$2.91	1.66	5.58	\$2.47	0.44	\$4.90	1.99	6.33	\$0.90	0.14	\$0.00	NA	47.37	\$5.12	0.11	\$7.80	1.52
MODERN SERVICE INSURANCE	11722.68	\$1,868.95	0.16	\$1,404.66	0.75	149.63	\$179.71	1.20	\$134.42	0.75	148.74	\$108.50	0.73	\$56.22	0.52	12021.05	\$2,157.16	0.18	\$1,595.30	0.74
MUTUAL SERVICE CASUALTY	4600.14	\$294.37	0.06	\$282.38	0.96	606.37	\$271.44	0.45	\$213.39	0.79	621.22	\$116.66	0.19	\$50.26	0.43	5827.73	\$682.47	0.12	\$546.04	0.80

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NATIONAL BEN-FRANKLIN INSURANCE	2195.50	\$164.29	0.07	\$4.55	0.03	391.66	\$187.36	0.48	\$86.48	0.46	411.34	\$79.34	0.19	\$8.34	0.11	2998.50	\$430.99	0.14	\$99.37	0.23
NATIONAL GENERAL INSURANCE	1440.49	\$195.33	0.14	\$24.17	0.12	307.75	\$152.46	0.50	\$175.46	1.15	326.08	\$70.32	0.22	\$47.51	0.68	2074.32	\$418.11	0.20	\$247.14	0.59
NATIONWIDE INSURANCE COMPANY OF	2240.01	\$186.94	0.08	\$166.44	0.89	448.84	\$201.16	0.45	\$224.36	1.12	463.54	\$86.33	0.19	\$184.59	2.14	3152.39	\$474.43	0.15	\$575.39	1.21
NATIONWIDE MUTUAL FIRE INSURANCE	52901.08	\$5,747.10	0.11	\$3,732.60	0.65	11129.63	\$6,435.37	0.58	\$4,722.72	0.73	11521.35	\$2,945.95	0.26	\$2,279.48	0.77	75552.06	\$15,128.42	0.20	\$10,734.81	0.71
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$6.35	NA	0.00	\$0.00	NA	\$0.77	NA	0.00	\$0.00	NA	\$7.12	NA
NATIONWIDE PROPERTY AND CASUALTY	55.50	\$15.14	0.27	\$0.00	NA	9.50	\$13.39	1.41	\$0.00	NA	9.50	\$4.94	0.52	\$0.00	NA	74.50	\$33.47	0.45	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	7651.00	\$1,130.54	0.15	\$366.97	0.32	161.00	\$201.84	1.25	\$237.32	1.18	175.00	\$112.96	0.65	\$133.16	1.18	7987.00	\$1,445.35	0.18	\$737.46	0.51
NORTHERN INSURANCE COMPANY OF	165.08	\$15.00	0.09	\$0.75	0.05	32.08	\$22.43	0.70	\$22.87	1.02	31.65	\$8.01	0.25	\$7.56	0.94	228.81	\$45.44	0.20	\$31.17	0.69
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.46	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.46	NA
PARTNERS MUTUAL INSURANCE	0.00	(\$0.02)	NA	\$0.00	NA	0.00	(\$0.02)	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.00	NA	0.00	(\$0.03)	NA	\$0.00	NA
PHARMACISTS MUTUAL INSURANCE	167.81	\$13.09	0.08	\$29.17	2.23	39.50	\$18.39	0.47	\$10.00	0.54	26.67	\$6.65	0.25	\$2.06	0.31	233.98	\$38.14	0.16	\$41.22	1.08

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PIONEER STATE MUTUAL INSURANCE	1925.46	\$151.18	0.08	\$16.18	0.11	277.04	\$102.47	0.37	\$84.03	0.82	277.15	\$36.27	0.13	\$19.90	0.55	2479.65	\$289.92	0.12	\$120.11	0.41
PROGRESSIVE MICHIGAN INSURANCE	86020.00	\$7,467.09	0.09	\$3,223.49	0.43	11277.00	\$7,708.17	0.68	\$4,533.45	0.59	11652.00	\$2,292.12	0.20	\$1,167.88	0.51	108949.00	\$17,467.38	0.16	\$8,924.82	0.51
PRUDENTIAL GENERAL INSURANCE	1349.87	\$128.28	0.10	\$27.78	0.22	184.99	\$131.83	0.71	\$107.86	0.82	185.31	\$57.81	0.31	\$19.73	0.34	1720.17	\$317.92	0.18	\$155.37	0.49
PRUDENTIAL PROPERTY AND CASUALTY	38100.81	\$2,114.43	0.06	\$1,139.65	0.54	5343.28	\$2,226.43	0.42	\$1,785.63	0.80	5420.23	\$1,057.84	0.20	\$342.79	0.32	48864.32	\$5,398.70	0.11	\$3,268.07	0.61
QBE INSURANCE CORPORATION	5183.07	\$1,006.16	0.19	\$128.78	0.13	16.57	\$26.76	1.62	\$4.54	0.17	18.66	\$13.79	0.74	\$5.00	0.36	5218.30	\$1,046.71	0.20	\$138.32	0.13
RESPONSE WORLDWIDE INSURANCE	10.63	\$1.12	0.11	\$0.00	NA	1.15	\$0.26	0.23	\$0.00	NA	1.15	\$0.26	0.23	\$0.00	NA	12.93	\$1.64	0.13	\$0.00	NA
SAFECO INSURANCE COMPANY OF	562.21	\$61.76	0.11	\$38.08	0.62	116.46	\$67.80	0.58	\$40.17	0.59	136.05	\$37.01	0.27	\$5.72	0.15	814.72	\$166.57	0.20	\$83.97	0.50
SAFECO INSURANCE COMPANY OF	3291.88	\$355.24	0.11	\$186.06	0.52	652.03	\$327.99	0.50	\$180.81	0.55	746.85	\$164.98	0.22	\$58.85	0.36	4690.76	\$848.22	0.18	\$425.71	0.50
SECURA INSURANCE, A MUTUAL	1.00	\$0.08	0.08	\$0.50	6.10	0.00	\$0.00	NA	\$21.96	NA	NA	NA	NA	NA	NA	1.00	\$0.08	0.08	\$22.46	273.88
SOMPO JAPAN INSURANCE COMPANY OF	55.00	\$6.52	0.12	\$0.00	NA	15.00	\$16.81	1.12	\$0.00	NA	15.00	\$3.62	0.24	\$2.54	0.70	85.00	\$26.94	0.32	\$2.54	0.09
SOUTHERN MICHIGAN INSURANCE	1491.56	\$142.74	0.10	\$31.31	0.22	23.61	\$18.58	0.79	\$7.86	0.42	1.28	\$1.73	1.35	\$58.88	34.11	1516.45	\$163.04	0.11	\$98.04	0.60

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STANDARD FIRE INSURANCE COMPANY, THE	443.20	\$23.70	0.05	\$20.25	0.85	87.46	\$26.73	0.31	\$22.49	0.84	66.30	\$9.68	0.15	\$4.00	0.41	596.96	\$60.11	0.10	\$46.74	0.78
STATE AUTOMOBILE MUTUAL	973.86	\$90.19	0.09	\$23.59	0.26	171.47	\$109.92	0.64	\$71.00	0.65	185.72	\$39.02	0.21	\$20.25	0.52	1331.05	\$239.14	0.18	\$114.84	0.48
STATE FARM FIRE AND CASUALTY	1627.94	\$218.21	0.13	\$235.94	1.08	205.19	\$192.72	0.94	\$107.61	0.56	217.89	\$52.72	0.24	\$23.64	0.45	2051.02	\$463.65	0.23	\$367.19	0.79
STATE FARM MUTUAL AUTOMOBILE	1014803.46	\$69,166.79	0.07	\$42,168.00	0.61	142002.51	\$66,442.33	0.47	\$49,120.50	0.74	148093.90	\$24,169.16	0.16	\$16,630.63	0.69	1304899.87	\$159,778.28	0.12	\$107,919.13	0.68
TITAN INDEMNITY COMPANY	1738.37	\$213.45	0.12	\$135.18	0.63	257.45	\$270.52	1.05	\$181.23	0.67	257.45	\$75.30	0.29	\$87.38	1.16	2253.27	\$559.27	0.25	\$403.79	0.72
TITAN INSURANCE COMPANY	62173.40	\$9,329.97	0.15	\$3,936.33	0.42	2113.58	\$2,582.80	1.22	\$1,677.79	0.65	2175.45	\$1,234.11	0.57	\$942.01	0.76	66462.43	\$13,146.89	0.20	\$6,556.12	0.50
TOKIO MARINE AND FIRE INSURANCE	26.00	\$2.36	0.09	\$0.00	NA	3.00	\$1.34	0.45	\$0.00	NA	1.00	\$0.67	0.67	\$0.00	NA	30.00	\$4.36	0.15	\$0.00	NA
TRANSPORT INSURANCE COMPANY	0.00	(\$0.91)	NA	\$0.01	NA	0.00	(\$0.61)	NA	\$5.91	NA	0.00	(\$0.23)	NA	\$0.27	NA	0.00	(\$1.75)	NA	\$6.19	NA
TRAVELERS INDEMNITY COMPANY OF	291.85	\$14.88	0.05	\$0.62	0.04	78.49	\$20.75	0.26	\$6.18	0.30	52.05	\$7.47	0.14	\$5.92	0.79	422.39	\$43.10	0.10	\$12.72	0.30
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$22.31	NA	0.00	\$0.00	NA	\$1.12	NA	0.00	\$0.00	NA	\$23.42	NA
UNITED SERVICES AUTOMOBILE	16964.37	\$1,174.89	0.07	\$737.76	0.63	3509.80	\$1,426.26	0.41	\$1,245.71	0.87	3647.40	\$477.97	0.13	\$206.69	0.43	24121.57	\$3,079.12	0.13	\$2,190.16	0.71

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UNITRIN DIRECT INSURANCE COMPANY	1125.18	\$79.05	0.07	\$0.50	0.01	176.36	\$81.59	0.46	\$24.67	0.30	177.64	\$35.41	0.20	\$1.59	0.04	1479.18	\$196.05	0.13	\$26.77	0.14
UNITRIN DIRECT PROPERTY & CASUALTY	219.00	\$16.44	0.08	\$0.43	0.03	38.14	\$18.25	0.48	\$3.53	0.19	88.42	\$5.72	0.06	\$0.00	NA	345.56	\$40.41	0.12	\$3.96	0.10
USAA CASUALTY INSURANCE	17070.96	\$1,291.32	0.08	\$233.36	0.18	3412.81	\$1,565.24	0.46	\$913.28	0.58	3515.21	\$557.86	0.16	\$241.78	0.43	23998.98	\$3,414.43	0.14	\$1,388.42	0.41
WARNER INSURANCE COMPANY	82.28	(\$0.02)	NA	\$0.00	NA	15.16	\$1.19	0.08	\$3.87	3.26	15.17	\$0.41	0.03	\$4.89	12.02	112.61	\$1.58	0.01	\$8.76	5.56
WEST AMERICAN INSURANCE	1020.38	\$115.24	0.11	\$57.91	0.50	169.77	\$120.76	0.71	\$84.90	0.70	180.04	\$48.55	0.27	\$17.83	0.37	1370.19	\$284.55	0.21	\$160.63	0.56
WESTFIELD INSURANCE COMPANY	2838.01	\$192.62	0.07	\$21.25	0.11	330.67	\$188.16	0.57	\$93.69	0.50	344.24	\$84.87	0.25	\$32.91	0.39	3512.92	\$465.65	0.13	\$147.84	0.32
WOLVERINE MUTUAL INSURANCE	18.35	\$1.05	0.06	\$0.00	NA	3.25	\$1.33	0.41	\$0.00	NA	3.25	\$0.71	0.22	\$0.00	NA	24.85	\$3.09	0.12	\$0.00	NA
Mean:	31799.79	\$2,417.11	0.0975	\$1,317.22	0.6577	4513.62	\$2,326.31	0.6359	\$1,576.14	1.1124	4850.97	\$878.69	0.2754	\$552.13	1.7326	39738.75	\$5,475.79	0.1687	\$3,360.09	3.9813
StDev:	120897.03	\$8,677.19	0.0699	\$4,903.55	1.3217	17483.35	\$8,587.37	0.2939	\$5,962.21	3.7246	18493.41	\$3,122.99	0.1916	\$2,075.55	6.3106	154081.82	\$20,096.99	0.0902	\$12,704.37	29.204
Min:	0.00	(\$6.70)	0.0205	\$0.00	0.0008	0.00	(\$8.59)	0.0783	(\$13.05)	0.0632	0.00	(\$3.31)	0.0268	\$0.00	0.0143	0.00	(\$18.60)	0.0140	(\$13.05)	0.0059
Max:	1014803.46	\$69,166.79	0.6573	\$42,168.00	9.9836	142002.51	\$66,442.33	1.6151	\$49,120.50	34.221	148093.90	\$24,169.16	1.3484	\$16,630.63	46.3	1304899.87	\$159,778.28	0.7375	\$107,919.13	273.88

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	60454.93	\$2,840.99	0.05	\$1,653.65	0.58	11239.45	\$4,644.02	0.41	\$3,678.11	0.79	11677.12	\$1,353.51	0.12	\$857.49	0.63	83371.50	\$8,838.52	0.11	\$6,189.25	0.70
ALLIED PROPERTY AND CASUALTY	27149.39	\$2,173.20	0.08	\$934.89	0.43	4776.54	\$2,213.33	0.46	\$1,326.86	0.60	5016.87	\$846.17	0.17	\$337.86	0.40	36942.80	\$5,232.70	0.14	\$2,599.61	0.50
ALLSTATE INDEMNITY COMPANY	0.00	(\$0.37)	NA	\$0.00	NA	0.00	(\$0.30)	NA	\$0.00	NA	0.00	(\$0.10)	NA	\$0.00	NA	0.00	(\$0.77)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	1033403.81	\$61,272.42	0.06	\$43,702.65	0.71	136181.42	\$74,564.53	0.55	\$46,004.86	0.62	144798.55	\$29,061.92	0.20	\$15,637.97	0.54	1314383.78	\$164,898.87	0.13	\$105,345.48	0.64
AMERICAN AND FOREIGN INSURANCE	10.99	\$0.43	0.04	\$0.00	NA	1.33	\$0.84	0.63	\$0.00	NA	1.33	\$0.38	0.28	\$0.00	NA	13.65	\$1.65	0.12	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	20263.60	\$1,607.31	0.08	\$811.58	0.50	3356.59	\$1,363.86	0.41	\$1,250.79	0.92	3356.59	\$427.85	0.13	\$335.46	0.78	26976.78	\$3,399.01	0.13	\$2,397.83	0.71
AMERICAN INSURANCE COMPANY, THE	3759.59	\$288.59	0.08	\$1,006.43	3.49	988.56	\$518.12	0.52	\$205.82	0.40	994.02	\$254.96	0.26	\$54.55	0.21	5742.17	\$1,061.67	0.18	\$1,266.80	1.19
AMERICAN INTERNATIONAL INSURANCE	40262.11	\$2,344.52	0.06	\$783.62	0.33	7104.98	\$3,048.45	0.43	\$2,694.08	0.88	7479.11	\$1,171.55	0.16	\$664.53	0.57	54846.20	\$6,564.52	0.12	\$4,142.23	0.63
AMERICAN RELIABLE INSURANCE	34.00	\$0.45	0.01	\$0.00	NA	7.25	\$0.85	0.12	\$0.00	NA	11.25	\$2.17	0.19	\$0.00	NA	52.50	\$3.47	0.07	\$0.00	NA
AMEX ASSURANCE COMPANY	14508.48	\$1,722.50	0.12	\$639.21	0.37	4408.31	\$1,838.26	0.42	\$1,505.95	0.82	4502.90	\$571.04	0.13	\$601.11	1.05	23419.69	\$4,131.80	0.18	\$2,746.26	0.66
AMICA MUTUAL INSURANCE COMPANY	22324.48	\$2,026.24	0.09	\$863.88	0.43	4189.95	\$2,491.87	0.59	\$1,470.78	0.59	4401.65	\$566.27	0.13	\$218.10	0.39	30916.08	\$5,084.38	0.16	\$2,552.76	0.50

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
ARGONAUT INSURANCE COMPANY	63.37	\$10.01	0.16	\$11.01	1.10	9.25	\$13.01	1.41	\$8.61	0.66	9.32	\$4.85	0.52	\$0.00	NA	81.94	\$27.87	0.34	\$19.62	0.70
AUTO CLUB GROUP INSURANCE	1583827.14	\$118,013.64	0.07	\$53,011.69	0.45	289904.73	\$138,447.66	0.48	\$97,196.83	0.70	301426.31	\$39,865.19	0.13	\$25,754.98	0.65	2175158.18	\$296,326.50	0.14	\$175,963.50	0.59
AUTO CLUB INSURANCE ASSOCIATION	760720.81	\$62,018.37	0.08	\$29,702.00	0.48	134156.12	\$65,949.65	0.49	\$42,455.16	0.64	140777.56	\$19,011.75	0.14	\$10,601.45	0.56	1035654.49	\$146,979.78	0.14	\$82,758.60	0.56
AUTO-OWNERS INSURANCE COMPANY	209034.84	\$9,974.77	0.05	\$13,259.80	1.33	24000.74	\$12,747.56	0.53	\$7,999.30	0.63	25754.18	\$4,191.00	0.16	\$1,687.06	0.40	258789.76	\$26,913.33	0.10	\$22,946.17	0.85
BRISTOL WEST INSURANCE COMPANY	107.73	\$12.04	0.11	\$0.00	NA	14.90	\$13.99	0.94	\$3.50	0.25	14.40	\$7.47	0.52	\$0.00	NA	137.03	\$33.50	0.24	\$3.50	0.10
CINCINNATI INSURANCE COMPANY, THE	4764.79	\$316.67	0.07	\$2.65	0.01	651.94	\$283.82	0.44	\$114.55	0.40	683.61	\$104.55	0.15	\$64.35	0.62	6100.34	\$705.04	0.12	\$181.55	0.26
CITIZENS INSURANCE COMPANY OF	876626.77	\$44,404.00	0.05	\$22,236.15	0.50	108322.36	\$47,167.05	0.44	\$31,252.67	0.66	112927.78	\$16,999.29	0.15	\$6,549.88	0.39	1097876.91	\$108,570.35	0.10	\$60,038.71	0.55
CONTINENTAL INSURANCE COMPANY, THE	1.33	(\$18.00)	NA	\$280.22	NA	4.42	(\$2.31)	NA	\$409.71	NA	0.00	(\$2.52)	NA	\$71.24	NA	5.75	(\$22.84)	NA	\$761.18	NA
DAIRYLAND INSURANCE COMPANY	1409.51	\$177.06	0.13	\$2,897.98	16.37	93.15	\$106.50	1.14	\$115.99	1.09	94.65	\$47.93	0.51	\$81.66	1.70	1597.31	\$331.48	0.21	\$3,095.63	9.34
EMCASCO INSURANCE COMPANY	336.20	\$28.35	0.08	\$0.00	NA	25.40	\$16.10	0.63	\$1.64	0.10	25.90	\$10.38	0.40	\$0.08	0.01	387.50	\$54.82	0.14	\$1.72	0.03
EMPLOYERS MUTUAL CASUALTY	375.31	\$27.90	0.07	\$0.00	NA	25.57	\$15.59	0.61	\$13.58	0.87	27.40	\$10.13	0.37	\$2.09	0.21	428.28	\$53.62	0.13	\$15.67	0.29

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TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
ESURANCE INSURANCE COMPANY	22.98	\$15.27	0.66	\$0.00	NA	7.58	\$9.13	1.20	\$3.10	0.34	3.82	\$2.34	0.61	\$0.00	NA	34.38	\$26.73	0.78	\$3.10	0.12
FARM BUREAU GENERAL INSURANCE	78454.20	\$3,202.72	0.04	\$4,849.34	1.51	8494.20	\$3,907.48	0.46	\$3,534.56	0.90	8766.70	\$1,510.16	0.17	\$1,104.91	0.73	95715.10	\$8,620.37	0.09	\$9,488.81	1.10
FARM BUREAU MUTUAL INSURANCE	6921.40	\$245.44	0.04	\$316.88	1.29	791.80	\$266.23	0.34	\$226.12	0.85	836.50	\$123.29	0.15	\$37.74	0.31	8549.70	\$634.96	0.07	\$580.73	0.91
FARMERS INSURANCE EXCHANGE	196275.93	\$12,418.00	0.06	\$5,789.08	0.47	23560.43	\$14,521.55	0.62	\$13,104.13	0.90	24589.22	\$5,368.41	0.22	\$4,098.38	0.76	244425.58	\$32,307.96	0.13	\$22,991.59	0.71
FEDERAL INSURANCE COMPANY	4367.13	\$552.42	0.13	\$578.95	1.05	1341.56	\$1,009.25	0.75	\$682.10	0.68	1363.30	\$418.23	0.31	\$172.89	0.41	7071.99	\$1,979.89	0.28	\$1,433.93	0.72
FIDELITY AND CASUALTY COMPANY OF	3.40	(\$2.29)	NA	\$299.46	NA	4.66	\$1.08	0.23	\$136.04	125.49	1.83	\$0.36	0.20	\$20.51	56.80	9.89	(\$0.85)	NA	\$456.00	NA
FOUNDERS INSURANCE COMPANY	2968.36	\$396.75	0.13	\$207.08	0.52	65.97	\$62.61	0.95	\$142.85	2.28	67.14	\$28.22	0.42	\$81.87	2.90	3101.47	\$487.57	0.16	\$431.80	0.89
FOUNDERS INSURANCE COMPANY OF	1498.49	\$218.85	0.15	\$332.07	1.52	59.57	\$73.97	1.24	\$15.53	0.21	60.57	\$33.86	0.56	\$36.98	1.09	1618.63	\$326.68	0.20	\$384.58	1.18
FRANKENMUTH MUTUAL INSURANCE	55972.00	\$2,818.42	0.05	\$1,929.99	0.68	7785.00	\$2,962.12	0.38	\$2,536.34	0.86	7379.00	\$1,106.86	0.15	\$650.91	0.59	71136.00	\$6,887.40	0.10	\$5,117.23	0.74
FREMONT MUTUAL INSURANCE	10628.55	\$250.44	0.02	\$93.72	0.37	735.85	\$202.57	0.28	\$138.27	0.68	816.85	\$87.30	0.11	\$87.11	1.00	12181.25	\$540.31	0.04	\$319.10	0.59
GE PROPERTY & CASUALTY INSURANCE	512.73	\$57.69	0.11	\$25.66	0.44	109.57	\$58.24	0.53	\$17.20	0.30	108.98	\$22.57	0.21	\$2.90	0.13	731.28	\$138.49	0.19	\$45.76	0.33

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GEICO INDEMNITY COMPANY	17353.07	\$2,141.41	0.12	\$2,282.51	1.07	2019.15	\$1,489.42	0.74	\$783.99	0.53	2189.93	\$790.08	0.36	\$409.27	0.52	21562.15	\$4,420.91	0.21	\$3,475.77	0.79
GLENS FALLS INSURANCE COMPANY, THE	22611.34	\$1,684.59	0.07	\$460.18	0.27	4002.50	\$1,949.50	0.49	\$859.33	0.44	4271.07	\$761.25	0.18	\$186.36	0.24	30884.91	\$4,395.33	0.14	\$1,505.87	0.34
GLOBE INDEMNITY COMPANY	50.17	\$2.12	0.04	\$0.00	0.00	7.00	\$2.49	0.36	(\$0.74)	NA	8.00	\$0.76	0.09	\$0.06	0.08	65.17	\$5.37	0.08	(\$0.68)	NA
GMAC INSURANCE COMPANY	306.00	\$25.50	0.08	\$0.00	NA	50.50	\$23.85	0.47	\$8.10	0.34	50.50	\$6.48	0.13	\$0.86	0.13	407.00	\$55.84	0.14	\$8.97	0.16
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.46	NA	0.00	\$0.00	NA	(\$5.34)	NA	0.00	\$0.00	NA	(\$4.88)	NA
GRANGE INSURANCE COMPANY OF	373.96	\$27.91	0.07	\$0.00	NA	48.99	\$20.40	0.42	\$2.27	0.11	49.73	\$7.54	0.15	\$0.19	0.03	472.68	\$55.84	0.12	\$2.46	0.04
GREAT AMERICAN INSURANCE	2763.62	\$283.42	0.10	\$61.98	0.22	617.99	\$255.23	0.41	\$280.88	1.10	703.02	\$127.97	0.18	\$37.24	0.29	4084.63	\$666.63	0.16	\$380.11	0.57
GREAT LAKES CASUALTY INSURANCE	5396.01	\$444.35	0.08	\$262.18	0.59	927.54	\$466.34	0.50	\$316.80	0.68	965.48	\$163.23	0.17	\$112.71	0.69	7289.03	\$1,073.92	0.15	\$691.68	0.64
GREAT NORTHERN INSURANCE	222.43	\$25.85	0.12	\$1.54	0.06	76.78	\$46.01	0.60	\$23.45	0.51	69.69	\$20.48	0.29	\$1.63	0.08	368.90	\$92.34	0.25	\$26.63	0.29
GUARANTY NATIONAL INSURANCE	1060.73	\$98.51	0.09	\$17.71	0.18	134.05	\$117.90	0.88	\$98.46	0.84	133.40	\$51.86	0.39	\$48.26	0.93	1328.18	\$268.27	0.20	\$164.43	0.61
HARLEYSVILLE LAKE STATES INSURANCE	19312.88	\$1,440.12	0.07	\$1,065.28	0.74	2300.21	\$1,323.50	0.58	\$1,152.02	0.87	2546.83	\$419.69	0.16	\$292.09	0.70	24159.92	\$3,183.32	0.13	\$2,509.38	0.79

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HARTFORD ACCIDENT AND INDEMNITY	17382.07	\$1,076.28	0.06	\$1,612.56	1.50	3481.45	\$1,585.23	0.46	\$1,073.34	0.68	3615.27	\$479.07	0.13	\$268.33	0.56	24478.79	\$3,140.58	0.13	\$2,954.23	0.94
HARTFORD CASUALTY INSURANCE	195.21	\$18.79	0.10	\$0.00	NA	42.12	\$21.42	0.51	\$11.51	0.54	42.07	\$6.23	0.15	\$0.08	0.01	279.40	\$46.44	0.17	\$11.59	0.25
HARTFORD INSURANCE COMPANY OF	69508.66	\$4,480.84	0.06	\$2,313.23	0.52	13141.11	\$4,456.40	0.34	\$2,697.82	0.61	14186.57	\$1,515.79	0.11	\$450.77	0.30	96836.34	\$10,453.02	0.11	\$5,461.82	0.52
HARTFORD UNDERWRITERS INSURANCE	6101.15	\$454.83	0.07	\$86.81	0.19	1122.44	\$464.29	0.41	\$503.92	1.09	1150.57	\$158.64	0.14	\$104.07	0.66	8374.16	\$1,077.76	0.13	\$694.80	0.64
HASTINGS MUTUAL INSURANCE	1241.35	\$122.26	0.10	\$95.28	0.78	154.00	\$81.70	0.53	\$74.78	0.92	167.50	\$35.01	0.21	\$6.00	0.17	1562.85	\$238.97	0.15	\$176.06	0.74
HOME-OWNERS INSURANCE COMPANY	160384.60	\$6,795.13	0.04	\$3,623.67	0.53	18252.40	\$8,688.29	0.48	\$4,986.67	0.57	19173.05	\$2,694.31	0.14	\$1,191.30	0.44	197810.05	\$18,177.72	0.09	\$9,801.65	0.54
HORACE MANN INSURANCE COMPANY	41615.86	\$2,956.38	0.07	\$1,529.85	0.52	6185.12	\$2,466.80	0.40	\$1,998.96	0.81	6531.55	\$1,208.09	0.18	\$596.78	0.49	54332.53	\$6,631.27	0.12	\$4,125.59	0.62
INTEGON NATIONAL INSURANCE	2199.36	\$209.73	0.10	\$116.88	0.56	287.46	\$209.68	0.73	\$150.84	0.72	298.48	\$74.69	0.25	\$38.37	0.51	2785.30	\$494.10	0.18	\$306.09	0.62
LIBERTY INSURANCE CORPORATION	0.00	(\$0.19)	NA	\$0.00	NA	0.00	(\$0.12)	NA	(\$3.06)	NA	0.00	(\$0.03)	NA	(\$0.30)	NA	0.00	(\$0.34)	NA	(\$3.36)	NA
LIBERTY MUTUAL FIRE INSURANCE	57602.53	\$5,195.65	0.09	\$2,282.99	0.44	14438.07	\$7,387.64	0.51	\$5,093.45	0.69	15096.06	\$2,163.98	0.14	\$1,137.09	0.53	87136.66	\$14,747.27	0.17	\$8,513.52	0.58
MEEMIC INSURANCE COMPANY	181556.81	\$11,854.59	0.07	\$3,639.43	0.31	31827.69	\$13,661.01	0.43	\$8,676.42	0.64	32889.30	\$5,470.56	0.17	\$2,157.35	0.39	246273.80	\$30,986.16	0.13	\$14,473.20	0.47

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MEMBERSELECT INSURANCE COMPANY	32172.22	\$4,823.89	0.15	\$1,857.70	0.39	4185.87	\$4,078.66	0.97	\$2,716.80	0.67	4388.56	\$1,654.07	0.38	\$869.47	0.53	40746.65	\$10,556.62	0.26	\$5,443.96	0.52
MERASTAR INSURANCE COMPANY	342.59	\$36.69	0.11	\$1.00	0.03	73.74	\$35.04	0.48	\$18.05	0.52	75.09	\$9.90	0.13	\$0.24	0.02	491.42	\$81.63	0.17	\$19.29	0.24
MERCHANTS MUTUAL INSURANCE	32.00	\$2.36	0.07	\$0.00	NA	4.00	\$2.33	0.58	\$0.00	NA	4.00	\$0.58	0.15	\$0.05	0.08	40.00	\$5.28	0.13	\$0.05	0.01
METROPOLITAN DIRECT PROPERTY AND	2815.54	\$178.41	0.06	\$47.93	0.27	434.12	\$184.75	0.43	\$135.03	0.73	445.89	\$72.51	0.16	\$43.77	0.60	3695.55	\$435.67	0.12	\$226.72	0.52
METROPOLITAN GENERAL INSURANCE	119.65	\$8.01	0.07	\$0.00	NA	14.83	\$5.51	0.37	\$0.00	NA	14.83	\$2.25	0.15	\$0.00	NA	149.31	\$15.77	0.11	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	70024.45	\$3,605.32	0.05	\$2,251.13	0.62	10547.94	\$4,255.34	0.40	\$2,791.54	0.66	10839.80	\$1,556.57	0.14	\$844.24	0.54	91412.19	\$9,417.22	0.10	\$5,886.91	0.63
METROPOLITAN PROPERTY AND CASUALTY	852.87	\$57.81	0.07	\$3.57	0.06	116.22	\$49.86	0.43	\$42.28	0.85	118.30	\$21.55	0.18	\$3.40	0.16	1087.39	\$129.23	0.12	\$49.26	0.38
MIC GENERAL INSURANCE CORPORATION	153316.71	\$11,226.65	0.07	\$7,014.56	0.62	29590.48	\$12,495.76	0.42	\$8,457.71	0.68	30774.68	\$3,914.07	0.13	\$1,600.49	0.41	213681.87	\$27,636.47	0.13	\$17,072.76	0.62
MICHIGAN AUTOMOBILE INSURANCE	8224.21	\$1,381.19	0.17	\$244.46	0.18	622.45	\$723.17	1.16	\$325.40	0.45	643.39	\$187.43	0.29	\$251.67	1.34	9490.05	\$2,291.78	0.24	\$821.53	0.36
MICHIGAN INSURANCE COMPANY	43934.00	\$779.94	0.02	\$353.22	0.45	4865.00	\$859.04	0.18	\$534.96	0.62	3919.00	\$290.04	0.07	\$143.93	0.50	52718.00	\$1,929.01	0.04	\$1,032.11	0.54
MICHIGAN MILLERS MUTUAL	20305.33	\$1,127.64	0.06	\$269.66	0.24	2595.51	\$1,068.20	0.41	\$765.29	0.72	2757.08	\$442.18	0.16	\$227.01	0.51	25657.92	\$2,638.02	0.10	\$1,261.97	0.48

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MID-CENTURY INSURANCE COMPANY	53.46	\$4.50	0.08	\$0.00	NA	3.90	\$0.41	0.10	\$0.00	NA	2.40	(\$0.19)	NA	\$0.00	NA	59.76	\$4.72	0.08	\$0.00	NA
MODERN SERVICE INSURANCE	8320.45	\$1,206.17	0.14	\$438.00	0.36	220.30	\$241.01	1.09	\$167.06	0.69	225.07	\$114.78	0.51	\$90.56	0.79	8765.82	\$1,561.96	0.18	\$695.62	0.45
MUTUAL SERVICE CASUALTY	10876.62	\$584.60	0.05	\$384.21	0.66	1474.53	\$666.12	0.45	\$592.56	0.89	1534.97	\$220.57	0.14	\$231.15	1.05	13886.12	\$1,471.29	0.11	\$1,207.93	0.82
NATIONAL BEN- FRANKLIN INSURANCE	16521.42	\$1,077.81	0.07	\$539.80	0.50	3061.76	\$1,311.77	0.43	\$540.82	0.41	3148.09	\$486.02	0.15	\$71.02	0.15	22731.27	\$2,875.60	0.13	\$1,151.64	0.40
NATIONAL GENERAL INSURANCE	2306.61	\$281.01	0.12	\$81.41	0.29	490.18	\$186.88	0.38	\$181.70	0.97	516.16	\$65.11	0.13	\$75.13	1.15	3312.95	\$533.01	0.16	\$338.24	0.63
NATIONAL SURETY CORPORATION	3.00	\$0.35	0.12	\$0.00	NA	1.00	\$0.46	0.46	\$0.00	NA	1.00	\$0.17	0.17	\$0.00	NA	5.00	\$0.98	0.20	\$0.00	NA
NATIONWIDE INSURANCE COMPANY OF	6489.98	\$456.16	0.07	\$504.85	1.11	1357.15	\$560.27	0.41	\$853.95	1.52	1424.27	\$206.32	0.14	\$317.24	1.54	9271.40	\$1,222.75	0.13	\$1,676.04	1.37
NATIONWIDE MUTUAL FIRE INSURANCE	110003.71	\$10,696.36	0.10	\$6,069.26	0.57	23983.39	\$12,122.78	0.51	\$8,233.83	0.68	24778.39	\$4,539.52	0.18	\$2,615.35	0.58	158765.49	\$27,358.66	0.17	\$16,918.43	0.62
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$103.24	NA	0.00	\$0.00	NA	\$8.06	NA	0.00	\$0.00	NA	\$6.95	NA	0.00	\$0.00	NA	\$118.25	NA
NATIONWIDE PROPERTY AND CASUALTY	135.18	\$36.63	0.27	\$0.00	NA	21.55	\$28.74	1.33	\$0.00	NA	21.55	\$6.94	0.32	\$0.00	NA	178.28	\$72.31	0.41	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	20615.00	\$2,788.31	0.14	\$1,684.91	0.60	384.00	\$419.36	1.09	\$331.69	0.79	411.00	\$180.85	0.44	\$65.58	0.36	21410.00	\$3,388.51	0.16	\$2,082.18	0.61

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NORTHERN INSURANCE COMPANY OF	132.07	\$10.64	0.08	\$0.50	0.05	25.52	\$16.03	0.63	\$8.54	0.53	26.12	\$4.75	0.18	\$11.68	2.46	183.71	\$31.42	0.17	\$20.72	0.66
PACIFIC INDEMNITY COMPANY	13.50	\$2.40	0.18	\$0.00	NA	3.00	\$2.97	0.99	\$40.02	13.49	3.00	\$1.29	0.43	\$0.05	0.04	19.50	\$6.66	0.34	\$40.07	6.02
PARTNERS MUTUAL INSURANCE	0.00	\$0.05	NA	\$0.00	NA	0.00	\$0.06	NA	\$0.00	NA	0.00	\$0.05	NA	\$0.00	NA	0.00	\$0.16	NA	\$0.00	NA
PHARMACISTS MUTUAL INSURANCE	267.17	\$15.27	0.06	\$0.00	NA	78.34	\$19.19	0.24	\$24.47	1.28	44.09	\$5.16	0.12	\$1.44	0.28	389.60	\$39.61	0.10	\$25.91	0.65
PIONEER STATE MUTUAL INSURANCE	4720.46	\$288.29	0.06	\$32.88	0.11	679.61	\$207.02	0.30	\$244.07	1.18	682.25	\$77.00	0.11	\$46.48	0.60	6082.32	\$572.31	0.09	\$323.43	0.57
PROGRESSIVE MICHIGAN INSURANCE	149471.00	\$12,766.65	0.09	\$5,257.19	0.41	20229.00	\$13,141.25	0.65	\$6,431.18	0.49	20914.00	\$3,473.41	0.17	\$1,548.77	0.45	190614.00	\$29,381.30	0.15	\$13,237.14	0.45
PRUDENTIAL GENERAL INSURANCE	104.29	\$10.24	0.10	\$0.00	NA	17.22	\$15.38	0.89	\$2.22	0.14	17.65	\$7.41	0.42	\$1.49	0.20	139.16	\$33.04	0.24	\$3.71	0.11
PRUDENTIAL PROPERTY AND CASUALTY	2369.11	\$145.94	0.06	\$59.47	0.41	317.62	\$160.53	0.51	\$140.71	0.88	319.40	\$70.67	0.22	\$17.96	0.25	3006.13	\$377.14	0.13	\$218.15	0.58
QBE INSURANCE CORPORATION	4089.82	\$723.78	0.18	\$47.90	0.07	33.15	\$53.56	1.62	\$10.39	0.19	34.66	\$18.06	0.52	\$25.44	1.41	4157.63	\$795.40	0.19	\$83.73	0.11
RESPONSE WORLDWIDE INSURANCE	25.48	\$1.93	0.08	\$0.00	NA	2.00	\$0.65	0.32	\$0.00	NA	3.00	\$0.62	0.21	\$0.00	NA	30.48	\$3.19	0.10	\$0.00	NA
ROYAL INSURANCE COMPANY OF	22.00	\$2.32	0.11	\$0.00	NA	5.25	\$5.01	0.95	\$0.00	0.00	5.25	\$1.59	0.30	\$0.08	0.05	32.50	\$8.91	0.27	\$0.08	0.01

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SAFECO INSURANCE COMPANY OF	7161.12	\$655.02	0.09	\$929.61	1.42	1431.20	\$727.59	0.51	\$520.60	0.72	1571.46	\$262.79	0.17	\$232.86	0.89	10163.78	\$1,645.39	0.16	\$1,683.07	1.02
SAFECO INSURANCE COMPANY OF	41068.16	\$3,704.56	0.09	\$1,929.62	0.52	8509.95	\$3,913.09	0.46	\$2,519.03	0.64	9180.43	\$1,407.49	0.15	\$661.38	0.47	58758.54	\$9,025.13	0.15	\$5,110.03	0.57
SECURA INSURANCE, A MUTUAL	7629.29	\$547.91	0.07	\$169.32	0.31	1179.38	\$478.20	0.41	\$267.51	0.56	1232.80	\$230.28	0.19	\$124.63	0.54	10041.47	\$1,256.39	0.13	\$561.46	0.45
SECURA SUPREME INSURANCE	394.23	\$47.37	0.12	\$0.00	NA	114.66	\$38.63	0.34	\$3.31	0.09	123.99	\$20.09	0.16	\$2.25	0.11	632.88	\$106.09	0.17	\$5.56	0.05
SOMPO JAPAN INSURANCE COMPANY OF	79.00	\$9.82	0.12	\$0.00	NA	20.00	\$23.14	1.16	\$5.25	0.23	20.00	\$5.15	0.26	\$0.80	0.15	119.00	\$38.11	0.32	\$6.05	0.16
SOUTHERN MICHIGAN INSURANCE	7058.47	\$628.41	0.09	\$338.88	0.54	336.54	\$341.92	1.02	\$236.93	0.69	335.23	\$146.56	0.44	\$82.65	0.56	7730.24	\$1,116.89	0.14	\$658.46	0.59
STANDARD FIRE INSURANCE COMPANY, THE	151.65	\$7.35	0.05	\$0.00	NA	32.52	\$8.54	0.26	\$1.69	0.20	23.77	\$3.69	0.16	\$3.27	0.89	207.94	\$19.57	0.09	\$4.96	0.25
STATE AUTOMOBILE MUTUAL	2639.61	\$234.84	0.09	\$84.02	0.36	516.80	\$318.48	0.62	\$197.27	0.62	550.71	\$121.20	0.22	\$34.98	0.29	3707.12	\$674.52	0.18	\$316.27	0.47
STATE FARM FIRE AND CASUALTY	3226.06	\$427.83	0.13	\$38.82	0.09	406.20	\$400.40	0.99	\$159.75	0.40	427.98	\$80.42	0.19	\$21.44	0.27	4060.24	\$908.64	0.22	\$220.01	0.24
STATE FARM MUTUAL AUTOMOBILE	1768344.14	\$109,891.04	0.06	\$59,658.76	0.54	252882.77	\$112,254.21	0.44	\$82,736.46	0.74	264305.23	\$33,905.16	0.13	\$20,685.99	0.61	2285532.14	\$256,050.41	0.11	\$163,081.21	0.64
TEACHERS INSURANCE COMPANY	4436.57	\$253.10	0.06	\$27.03	0.11	739.80	\$233.28	0.32	\$135.78	0.58	772.15	\$100.59	0.13	\$39.67	0.39	5948.52	\$586.97	0.10	\$202.48	0.34

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TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INDEMNITY COMPANY	398.87	\$54.91	0.14	\$1.00	0.02	51.73	\$55.46	1.07	\$33.45	0.60	51.75	\$13.59	0.26	\$20.04	1.47	502.35	\$123.95	0.25	\$54.49	0.44
TITAN INSURANCE COMPANY	89329.47	\$12,486.77	0.14	\$5,675.74	0.45	4430.68	\$5,131.90	1.16	\$3,677.91	0.72	4562.09	\$2,302.50	0.50	\$1,361.55	0.59	98322.24	\$19,921.17	0.20	\$10,715.20	0.54
TOKIO MARINE AND FIRE INSURANCE	485.00	\$58.38	0.12	\$7.00	0.12	105.00	\$80.69	0.77	\$51.11	0.63	104.00	\$27.25	0.26	\$2.66	0.10	694.00	\$166.32	0.24	\$60.77	0.37
TRANSPORT INSURANCE COMPANY	1.58	(\$0.41)	NA	\$0.00	NA	0.08	(\$0.76)	NA	\$15.74	NA	0.08	(\$0.74)	NA	(\$9.96)	NA	1.74	(\$1.90)	NA	\$5.78	NA
TRAVELERS INDEMNITY COMPANY OF	146.74	\$8.13	0.06	\$0.00	NA	32.50	\$8.90	0.27	\$0.00	NA	22.57	\$3.22	0.14	\$0.43	0.13	201.81	\$20.25	0.10	\$0.43	0.02
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.09	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.09	NA
TRUMBULL INSURANCE COMPANY	916.55	\$105.89	0.12	\$32.35	0.31	103.90	\$93.75	0.90	\$105.46	1.12	109.90	\$41.51	0.38	\$9.11	0.22	1130.35	\$241.15	0.21	\$146.93	0.61
UNITED SERVICES AUTOMOBILE	67640.12	\$4,416.64	0.07	\$2,113.72	0.48	14113.57	\$6,365.66	0.45	\$4,033.32	0.63	14686.84	\$1,784.44	0.12	\$727.31	0.41	96440.53	\$12,566.74	0.13	\$6,874.35	0.55
UNITRIN DIRECT INSURANCE COMPANY	3331.94	\$234.21	0.07	\$470.93	2.01	603.68	\$247.69	0.41	\$134.39	0.54	608.93	\$105.33	0.17	\$12.38	0.12	4544.55	\$587.23	0.13	\$617.70	1.05
UNITRIN DIRECT PROPERTY & CASUALTY	231.15	\$19.00	0.08	\$0.00	NA	41.25	\$23.73	0.58	\$0.00	NA	86.07	\$6.57	0.08	\$0.00	NA	358.47	\$49.30	0.14	\$0.00	NA
USAA CASUALTY INSURANCE	44157.76	\$3,166.61	0.07	\$1,333.41	0.42	8894.00	\$4,551.06	0.51	\$2,773.71	0.61	9177.62	\$1,338.44	0.15	\$551.45	0.41	62229.38	\$9,056.12	0.15	\$4,658.57	0.51

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TERRITORY 33 Detroit Semi-Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
WARNER INSURANCE COMPANY	200.88	\$1.96	0.01	\$0.15	0.08	45.04	\$3.60	0.08	\$19.77	5.50	45.73	\$1.47	0.03	\$8.70	5.91	291.65	\$7.02	0.02	\$28.62	4.07
WEST AMERICAN INSURANCE	5382.82	\$496.38	0.09	\$53.74	0.11	916.37	\$477.08	0.52	\$291.11	0.61	966.87	\$190.03	0.20	\$98.59	0.52	7266.06	\$1,163.50	0.16	\$443.44	0.38
WESTFIELD INSURANCE COMPANY	5525.10	\$308.80	0.06	\$119.17	0.39	680.68	\$335.07	0.49	\$214.13	0.64	716.66	\$136.36	0.19	(\$0.64)	NA	6922.44	\$780.23	0.11	\$332.67	0.43
WOLVERINE MUTUAL INSURANCE	438.97	\$26.74	0.06	\$1.69	0.06	44.14	\$20.91	0.47	\$3.67	0.18	52.89	\$8.71	0.16	\$8.09	0.93	536.00	\$56.36	0.11	\$13.44	0.24
Mean:	74583.55	\$5,007.78	0.0919	\$2,731.28	0.7375	11168.48	\$5,370.90	0.5874	\$3,673.45	2.1585	11769.39	\$1,763.15	0.2218	\$979.09	1.2086	96109.70	\$12,038.51	0.1594	\$7,327.32	0.7146
StDev:	263044.74	\$17,495.81	0.0686	\$9,149.14	1.8339	40765.28	\$19,286.87	0.3001	\$13,409.30	12.869	42764.44	\$6,014.21	0.125	\$3,574.49	5.8416	343507.17	\$42,551.55	0.0882	\$25,892.69	1.1425
Min:	0.00	(\$18.00)	0.0097	\$0.00	0.0005	0.00	(\$2.31)	0.0798	(\$3.06)	0.0004	0.00	(\$2.52)	0.0322	\$0.00	0.0079	0.00	(\$22.84)	0.0241	(\$4.88)	0.0087
Max:	1768344.14	\$118,013.64	0.6644	\$59,658.76	16.368	289904.73	\$138,447.66	1.6156	\$97,196.83	125.49	301426.31	\$39,865.19	0.6120	\$25,754.98	56.803	2285532.14	\$296,326.50	0.7776	\$175,963.50	9.3388

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TERRITORY 34 Detroit Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	20619.97	\$893.62	0.04	\$532.79	0.60	3844.83	\$1,590.90	0.41	\$1,092.16	0.69	3978.30	\$484.90	0.12	\$236.90	0.49	28443.10	\$2,969.42	0.10	\$1,861.84	0.63
ALLIED PROPERTY AND CASUALTY	9047.85	\$692.16	0.08	\$172.79	0.25	1603.94	\$726.86	0.45	\$340.50	0.47	1699.70	\$272.59	0.16	\$144.76	0.53	12351.49	\$1,691.62	0.14	\$658.04	0.39
ALLSTATE INSURANCE COMPANY	210076.04	\$12,053.36	0.06	\$11,451.21	0.95	27917.78	\$14,917.39	0.53	\$9,350.22	0.63	29485.05	\$6,032.67	0.20	\$3,125.86	0.52	267478.87	\$33,003.42	0.12	\$23,927.30	0.72
AMERICAN FELLOWSHIP MUTUAL	5396.25	\$379.82	0.07	\$21.27	0.06	852.83	\$336.02	0.39	\$223.25	0.66	852.83	\$110.68	0.13	\$56.31	0.51	7101.91	\$826.52	0.12	\$300.83	0.36
AMERICAN INSURANCE COMPANY, THE	456.71	\$35.59	0.08	\$24.27	0.68	126.87	\$63.40	0.50	\$18.96	0.30	129.93	\$26.63	0.20	\$12.42	0.47	713.51	\$125.61	0.18	\$55.65	0.44
AMERICAN INTERNATIONAL INSURANCE	11258.97	\$570.50	0.05	\$232.31	0.41	2016.24	\$854.52	0.42	\$683.83	0.80	2095.14	\$330.76	0.16	\$172.85	0.52	15370.35	\$1,755.78	0.11	\$1,088.98	0.62
AMEX ASSURANCE COMPANY	6633.40	\$708.32	0.11	\$199.66	0.28	2075.97	\$760.89	0.37	\$685.70	0.90	2100.80	\$236.42	0.11	\$220.08	0.93	10810.17	\$1,705.64	0.16	\$1,105.44	0.65
AMICA MUTUAL INSURANCE COMPANY	6308.83	\$532.01	0.08	\$170.41	0.32	1199.35	\$645.65	0.54	\$349.89	0.54	1246.15	\$164.44	0.13	\$87.35	0.53	8754.33	\$1,342.10	0.15	\$607.64	0.45
ARGONAUT INSURANCE COMPANY	91.23	\$10.88	0.12	\$0.00	NA	13.66	\$9.75	0.71	\$6.74	0.69	14.08	\$3.71	0.26	\$9.37	2.52	118.97	\$24.34	0.20	\$16.11	0.66
AUTO CLUB GROUP INSURANCE	469258.39	\$32,009.21	0.07	\$14,715.95	0.46	85881.02	\$38,807.60	0.45	\$26,132.96	0.67	88950.65	\$11,099.86	0.12	\$7,199.80	0.65	644090.06	\$81,916.67	0.13	\$48,048.70	0.59
AUTO CLUB INSURANCE ASSOCIATION	164042.96	\$12,300.70	0.07	\$6,397.23	0.52	28378.02	\$13,638.85	0.48	\$8,725.77	0.64	29604.72	\$3,910.81	0.13	\$2,306.33	0.59	222025.70	\$29,850.35	0.13	\$17,429.33	0.58

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 34 Detroit Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO-OWNERS INSURANCE COMPANY	65682.10	\$2,830.62	0.04	\$5,053.61	1.79	7504.50	\$3,581.90	0.48	\$2,179.64	0.61	8055.00	\$1,189.53	0.15	\$495.24	0.42	81241.60	\$7,602.04	0.09	\$7,728.49	1.02
BRISTOL WEST INSURANCE COMPANY	26181.05	\$1,881.06	0.07	\$472.88	0.25	3016.61	\$2,183.88	0.72	\$1,207.32	0.55	3062.40	\$773.67	0.25	\$286.91	0.37	32260.06	\$4,838.61	0.15	\$1,967.11	0.41
CINCINNATI INSURANCE COMPANY, THE	13036.76	\$617.39	0.05	\$134.81	0.22	1793.78	\$710.69	0.40	\$491.67	0.69	1872.16	\$276.56	0.15	\$178.03	0.64	16702.70	\$1,604.64	0.10	\$804.51	0.50
CITIZENS INSURANCE COMPANY OF	287491.04	\$13,352.80	0.05	\$6,926.20	0.52	35470.62	\$14,267.08	0.40	\$9,961.68	0.70	36890.05	\$5,294.89	0.14	\$2,396.87	0.45	359851.71	\$32,914.77	0.09	\$19,284.75	0.59
CONTINENTAL INSURANCE COMPANY, THE	0.17	(\$0.43)	NA	\$240.15	NA	0.33	(\$0.14)	NA	\$19.94	NA	0.00	(\$0.04)	NA	\$13.33	NA	0.50	(\$0.61)	NA	\$273.42	NA
DAIRYLAND INSURANCE COMPANY	619.54	\$79.83	0.13	\$3.32	0.04	24.56	\$29.53	1.20	\$11.46	0.39	24.24	\$13.18	0.54	\$8.69	0.66	668.34	\$122.53	0.18	\$23.47	0.19
EMCASCO INSURANCE COMPANY	350.95	\$31.05	0.09	\$0.00	NA	33.66	\$18.77	0.56	\$17.43	0.93	34.83	\$11.10	0.32	\$0.68	0.06	419.44	\$60.92	0.15	\$18.11	0.30
EMPLOYERS MUTUAL CASUALTY	229.10	\$18.58	0.08	\$4.53	0.24	24.69	\$14.75	0.60	\$4.75	0.32	26.69	\$8.88	0.33	\$5.31	0.60	280.48	\$42.21	0.15	\$14.58	0.35
ESURANCE INSURANCE COMPANY	24.15	\$14.87	0.62	\$0.00	NA	7.49	\$10.35	1.38	\$0.00	NA	4.08	\$2.28	0.56	\$0.00	NA	35.72	\$27.49	0.77	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	36530.20	\$1,584.96	0.04	\$809.78	0.51	3988.10	\$1,708.27	0.43	\$1,382.57	0.81	4124.20	\$572.92	0.14	\$291.10	0.51	44642.50	\$3,866.15	0.09	\$2,483.44	0.64
FARM BUREAU MUTUAL INSURANCE	6602.00	\$244.45	0.04	\$121.47	0.50	750.80	\$212.09	0.28	\$125.44	0.59	798.90	\$84.81	0.11	\$30.85	0.36	8151.70	\$541.35	0.07	\$277.76	0.51

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TERRITORY 34 Detroit Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARMERS INSURANCE EXCHANGE	122397.35	\$6,981.61	0.06	\$4,413.00	0.63	15120.95	\$8,616.96	0.57	\$5,988.40	0.69	15836.39	\$3,022.72	0.19	\$1,792.07	0.59	153354.69	\$18,621.29	0.12	\$12,193.47	0.65
FEDERAL INSURANCE COMPANY	231.27	\$28.92	0.13	\$3.66	0.13	70.31	\$45.05	0.64	\$37.22	0.83	67.99	\$15.43	0.23	\$9.99	0.65	369.57	\$89.40	0.24	\$50.87	0.57
FIDELITY AND CASUALTY COMPANY OF	0.17	(\$0.14)	NA	\$17.53	NA	0.00	\$0.01	NA	\$10.66	819.85	0.59	\$0.05	0.08	(\$0.09)	NA	0.76	(\$0.07)	NA	\$28.10	NA
FOUNDERS INSURANCE COMPANY	1535.36	\$204.98	0.13	\$96.78	0.47	22.89	\$27.63	1.21	\$38.16	1.38	22.40	\$12.28	0.55	\$1.09	0.09	1580.65	\$244.89	0.15	\$136.02	0.56
FOUNDERS INSURANCE COMPANY OF	909.40	\$109.43	0.12	\$10.43	0.10	18.16	\$23.40	1.29	\$4.03	0.17	18.49	\$10.65	0.58	\$0.00	NA	946.05	\$143.48	0.15	\$14.46	0.10
FRANKENMUTH MUTUAL INSURANCE	18178.00	\$902.28	0.05	\$207.09	0.23	2514.00	\$913.20	0.36	\$767.96	0.84	2431.00	\$346.84	0.14	\$160.68	0.46	23123.00	\$2,162.32	0.09	\$1,135.72	0.53
FREMONT MUTUAL INSURANCE	230.31	\$6.41	0.03	\$0.00	NA	20.23	\$8.65	0.43	\$0.58	0.07	20.23	\$3.37	0.17	\$0.34	0.10	270.77	\$18.43	0.07	\$0.91	0.05
GE PROPERTY & CASUALTY INSURANCE	2238.98	\$258.56	0.12	\$83.10	0.32	435.31	\$236.16	0.54	\$166.77	0.71	427.23	\$84.09	0.20	\$86.67	1.03	3101.52	\$578.82	0.19	\$336.54	0.58
GEICO INDEMNITY COMPANY	5414.48	\$604.03	0.11	\$470.70	0.78	688.24	\$496.05	0.72	\$410.56	0.83	733.61	\$237.60	0.32	\$113.14	0.48	6836.33	\$1,337.68	0.20	\$994.39	0.74
GLENS FALLS INSURANCE COMPANY, THE	5762.49	\$488.29	0.08	\$221.09	0.45	970.99	\$491.04	0.51	\$325.94	0.66	1050.75	\$216.00	0.21	\$129.65	0.60	7784.23	\$1,195.33	0.15	\$676.67	0.57
GLOBE INDEMNITY COMPANY	15.00	\$0.79	0.05	\$0.00	NA	2.00	\$1.12	0.56	\$0.00	NA	2.00	\$0.32	0.16	\$0.00	NA	19.00	\$2.23	0.12	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 34 Detroit Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
GMAC INSURANCE COMPANY	131.50	\$12.42	0.09	\$0.00	NA	20.50	\$11.09	0.54	\$0.00	NA	20.50	\$3.55	0.17	\$0.00	NA	172.50	\$27.06	0.16	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.02)	NA	0.00	\$0.00	NA	(\$0.50)	NA	0.00	\$0.00	NA	(\$0.52)	NA
GRANGE INSURANCE COMPANY OF	605.06	\$40.82	0.07	\$0.50	0.01	87.58	\$38.71	0.44	\$15.06	0.39	88.08	\$12.12	0.14	\$3.36	0.28	780.72	\$91.65	0.12	\$18.91	0.21
GREAT LAKES CASUALTY INSURANCE	1901.13	\$146.16	0.08	\$16.06	0.11	344.20	\$199.53	0.58	\$114.72	0.57	352.45	\$59.26	0.17	\$26.07	0.44	2597.78	\$404.95	0.16	\$156.85	0.39
GREAT NORTHERN INSURANCE	320.33	\$35.46	0.11	\$0.00	NA	117.60	\$65.29	0.56	\$0.86	0.01	106.73	\$27.51	0.26	\$9.35	0.34	544.66	\$128.26	0.24	\$10.22	0.08
GUARANTY NATIONAL INSURANCE	3663.53	\$276.41	0.08	\$252.71	0.91	442.88	\$379.29	0.86	\$438.93	1.16	439.06	\$146.73	0.33	\$389.96	2.66	4545.47	\$802.42	0.18	\$1,081.61	1.35
HARLEYSVILLE LAKE STATES INSURANCE	55058.73	\$3,878.96	0.07	\$1,115.82	0.29	6687.78	\$3,962.68	0.59	\$1,934.30	0.49	7244.99	\$1,036.08	0.14	\$420.57	0.41	68991.50	\$8,877.73	0.13	\$3,470.69	0.39
HARTFORD ACCIDENT AND INDEMNITY	6618.43	\$328.87	0.05	\$54.48	0.17	1340.05	\$567.79	0.42	\$390.25	0.69	1370.08	\$179.88	0.13	\$66.63	0.37	9328.56	\$1,076.54	0.12	\$511.37	0.48
HASTINGS MUTUAL INSURANCE	131.17	\$16.63	0.13	\$87.10	5.24	16.50	\$11.61	0.70	\$6.13	0.53	15.50	\$4.29	0.28	\$14.21	3.31	163.17	\$32.53	0.20	\$107.43	3.30
HOME-OWNERS INSURANCE COMPANY	68212.40	\$2,722.63	0.04	\$1,321.88	0.49	7707.60	\$3,375.38	0.44	\$1,949.02	0.58	8079.60	\$1,060.14	0.13	\$485.22	0.46	83999.60	\$7,158.14	0.09	\$3,756.12	0.52
HORACE MANN INSURANCE COMPANY	0.00	\$0.00	NA	\$10.64	NA	0.00	\$0.00	NA	\$88.28	NA	0.00	\$0.00	NA	\$24.71	NA	0.00	\$0.00	NA	\$123.63	NA

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TERRITORY 34 Detroit Suburban

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
INTEGON NATIONAL INSURANCE	1762.10	\$158.95	0.09	\$21.73	0.14	178.21	\$119.39	0.67	\$40.01	0.34	194.89	\$47.15	0.24	\$12.98	0.28	2135.20	\$325.49	0.15	\$74.71	0.23
LIBERTY MUTUAL FIRE INSURANCE	11623.77	\$957.70	0.08	\$257.05	0.27	2829.31	\$1,285.86	0.45	\$1,003.13	0.78	2935.81	\$444.80	0.15	\$215.57	0.48	17388.89	\$2,688.36	0.15	\$1,475.76	0.55
MEEMIC INSURANCE COMPANY	77894.70	\$4,823.56	0.06	\$1,399.58	0.29	13477.59	\$5,481.65	0.41	\$3,509.30	0.64	13918.30	\$2,219.46	0.16	\$957.60	0.43	105290.59	\$12,524.67	0.12	\$5,866.48	0.47
MEMBERSELECT INSURANCE COMPANY	8803.86	\$1,220.69	0.14	\$110.57	0.09	1155.21	\$1,065.12	0.92	\$730.54	0.69	1211.65	\$434.71	0.36	\$284.82	0.66	11170.72	\$2,720.53	0.24	\$1,125.94	0.41
MERASTAR INSURANCE COMPANY	124.84	\$13.00	0.10	\$1.00	0.08	26.87	\$12.63	0.47	\$2.70	0.21	27.37	\$3.56	0.13	\$0.00	NA	179.08	\$29.18	0.16	\$3.70	0.13
MERCHANTS MUTUAL INSURANCE	13.00	\$0.25	0.02	\$0.00	NA	2.00	\$1.04	0.52	\$0.00	NA	2.00	\$0.30	0.15	\$0.32	1.07	17.00	\$1.58	0.09	\$0.32	0.20
METROPOLITAN DIRECT PROPERTY AND	2010.80	\$124.36	0.06	\$24.60	0.20	320.71	\$127.93	0.40	\$96.34	0.75	329.54	\$38.80	0.12	\$20.70	0.53	2661.05	\$291.09	0.11	\$141.65	0.49
METROPOLITAN GENERAL INSURANCE	78.01	\$4.69	0.06	\$16.48	3.51	14.41	\$5.91	0.41	\$2.77	0.47	14.40	\$2.66	0.18	\$1.56	0.59	106.82	\$13.26	0.12	\$20.81	1.57
METROPOLITAN GROUP PROPERTY AND	31867.14	\$1,639.93	0.05	\$1,137.21	0.69	4759.67	\$1,859.23	0.39	\$1,305.64	0.70	4907.65	\$717.14	0.15	\$331.89	0.46	41534.46	\$4,216.30	0.10	\$2,774.74	0.66
METROPOLITAN PROPERTY AND CASUALTY	296.69	\$19.39	0.07	\$4.44	0.23	35.82	\$13.48	0.38	\$30.35	2.25	38.65	\$4.62	0.12	\$0.57	0.12	371.16	\$37.49	0.10	\$35.35	0.94
MIC GENERAL INSURANCE CORPORATION	39951.97	\$2,742.15	0.07	\$2,259.56	0.82	7521.78	\$3,273.90	0.44	\$2,307.60	0.70	7815.52	\$1,030.64	0.13	\$488.46	0.47	55289.27	\$7,046.69	0.13	\$5,055.62	0.72

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TERRITORY 34 Detroit Suburban

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
MICHIGAN AUTOMOBILE INSURANCE	1868.53	\$310.97	0.17	\$79.02	0.25	149.21	\$178.07	1.19	\$47.49	0.27	152.23	\$45.93	0.30	\$6.71	0.15	2169.97	\$534.97	0.25	\$133.22	0.25
MICHIGAN INSURANCE COMPANY	11307.00	\$201.28	0.02	\$126.56	0.63	1351.00	\$233.51	0.17	\$191.60	0.82	1109.00	\$81.43	0.07	\$34.60	0.42	13767.00	\$516.21	0.04	\$352.75	0.68
MICHIGAN MILLERS MUTUAL	7248.12	\$384.56	0.05	\$23.08	0.06	947.10	\$362.56	0.38	\$283.53	0.78	994.91	\$157.62	0.16	\$98.45	0.62	9190.13	\$904.73	0.10	\$405.06	0.45
MID-CENTURY INSURANCE COMPANY	18.96	\$1.56	0.08	\$0.00	NA	2.99	\$0.79	0.26	\$0.00	NA	2.49	\$0.33	0.13	\$0.00	NA	24.44	\$2.68	0.11	\$0.00	NA
MODERN SERVICE INSURANCE	3427.99	\$498.25	0.15	\$187.61	0.38	69.79	\$74.96	1.07	\$85.79	1.14	75.89	\$39.42	0.52	\$71.27	1.81	3573.67	\$612.62	0.17	\$344.67	0.56
MUTUAL SERVICE CASUALTY	6674.98	\$390.82	0.06	\$488.37	1.25	894.03	\$415.95	0.47	\$368.09	0.88	923.29	\$137.09	0.15	\$102.98	0.75	8492.30	\$943.85	0.11	\$959.43	1.02
NATIONAL BEN- FRANKLIN INSURANCE	4650.93	\$340.04	0.07	\$12.26	0.04	837.48	\$377.41	0.45	\$149.35	0.40	868.26	\$152.65	0.18	\$15.59	0.10	6356.67	\$870.10	0.14	\$177.20	0.20
NATIONAL GENERAL INSURANCE	1599.16	\$156.18	0.10	\$39.67	0.25	352.52	\$111.46	0.32	\$90.48	0.81	376.29	\$38.03	0.10	\$29.76	0.78	2327.97	\$305.67	0.13	\$159.91	0.52
NATIONWIDE INSURANCE COMPANY OF	2096.19	\$140.07	0.07	\$85.09	0.61	428.41	\$171.57	0.40	\$223.32	1.30	458.43	\$55.47	0.12	\$51.46	0.93	2983.03	\$367.11	0.12	\$359.87	0.98
NATIONWIDE MUTUAL FIRE INSURANCE	42631.18	\$3,620.39	0.08	\$1,217.66	0.34	8510.41	\$4,298.01	0.51	\$2,766.60	0.64	8744.45	\$1,346.45	0.15	\$769.59	0.57	59886.04	\$9,264.86	0.15	\$4,753.85	0.51
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.79	NA	0.00	\$0.00	NA	\$4.07	NA	0.00	\$0.00	NA	\$7.86	NA

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NATIONWIDE PROPERTY AND CASUALTY	61.49	\$16.02	0.26	\$0.00	NA	9.50	\$9.84	1.04	\$0.00	NA	9.50	\$2.34	0.25	\$0.00	NA	80.49	\$28.20	0.35	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	6463.00	\$872.19	0.13	\$369.91	0.42	216.00	\$246.20	1.14	\$248.31	1.01	228.00	\$114.94	0.50	\$47.96	0.42	6907.00	\$1,233.32	0.18	\$666.18	0.54
NORTHERN INSURANCE COMPANY OF	62.75	\$4.44	0.07	\$0.50	0.11	11.36	\$6.24	0.55	\$1.38	0.22	12.49	\$2.66	0.21	\$0.32	0.12	86.60	\$13.33	0.15	\$2.20	0.16
PACIFIC INDEMNITY COMPANY	6.00	\$0.73	0.12	\$0.00	NA	2.27	\$1.38	0.61	\$0.00	NA	3.00	\$0.74	0.25	\$0.00	NA	11.27	\$2.84	0.25	\$0.00	NA
PARTNERS MUTUAL INSURANCE	15.52	\$2.75	0.18	(\$0.50)	NA	4.52	\$3.17	0.70	\$6.20	1.95	2.26	\$1.26	0.56	\$0.59	0.47	22.30	\$7.18	0.32	\$6.30	0.88
PHARMACISTS MUTUAL INSURANCE	53.25	\$2.39	0.04	\$0.00	NA	14.42	\$2.83	0.20	\$0.00	NA	9.75	\$0.90	0.09	\$0.00	NA	77.42	\$6.12	0.08	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	1539.01	\$93.79	0.06	\$14.18	0.15	214.90	\$66.67	0.31	\$64.77	0.97	213.90	\$25.61	0.12	\$11.65	0.45	1967.81	\$186.06	0.09	\$90.60	0.49
PROGRESSIVE MICHIGAN INSURANCE	48307.00	\$4,316.44	0.09	\$1,508.21	0.35	6872.00	\$4,438.20	0.65	\$2,252.23	0.51	7066.00	\$1,343.09	0.19	\$474.79	0.35	62245.00	\$10,097.73	0.16	\$4,235.23	0.42
QBE INSURANCE CORPORATION	2147.25	\$390.75	0.18	\$59.21	0.15	8.66	\$17.61	2.03	\$0.00	NA	10.08	\$6.08	0.60	\$5.65	0.93	2165.99	\$414.44	0.19	\$64.86	0.16
ROYAL INSURANCE COMPANY OF	9.32	\$0.77	0.08	\$0.00	NA	2.08	\$2.16	1.04	\$0.00	NA	2.08	\$0.67	0.32	\$0.00	NA	13.48	\$3.59	0.27	\$0.00	NA
SAFECO INSURANCE COMPANY OF	0.00	(\$0.16)	NA	\$4.00	NA	0.00	\$0.04	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.00	NA	0.00	(\$0.11)	NA	\$4.00	NA

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TERRITORY 34 Detroit Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA INSURANCE, A MUTUAL	4.16	\$0.30	0.07	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.16	\$0.30	0.07	\$0.00	NA
SOMPO JAPAN INSURANCE COMPANY OF	56.00	\$6.96	0.12	\$0.83	0.12	14.00	\$17.04	1.22	\$20.52	1.20	14.00	\$3.58	0.26	\$0.00	NA	84.00	\$27.57	0.33	\$21.35	0.77
SOUTHERN MICHIGAN INSURANCE	1024.85	\$83.01	0.08	\$8.37	0.10	59.10	\$52.86	0.89	\$31.52	0.60	59.10	\$20.26	0.34	\$26.74	1.32	1143.05	\$156.13	0.14	\$66.63	0.43
STANDARD FIRE INSURANCE COMPANY, THE	35.10	\$1.44	0.04	\$0.00	NA	8.93	\$2.50	0.28	\$0.00	NA	5.71	\$0.92	0.16	\$0.00	NA	49.74	\$4.86	0.10	\$0.00	NA
STATE AUTOMOBILE MUTUAL	783.92	\$64.87	0.08	\$0.30	0.00	141.62	\$79.86	0.56	\$32.76	0.41	159.38	\$31.43	0.20	\$57.66	1.83	1084.92	\$176.16	0.16	\$90.71	0.51
STATE FARM FIRE AND CASUALTY	524.36	\$71.32	0.14	\$0.50	0.01	68.60	\$62.09	0.91	\$9.91	0.16	75.39	\$14.88	0.20	\$1.60	0.11	668.35	\$148.28	0.22	\$12.01	0.08
STATE FARM MUTUAL AUTOMOBILE	269342.02	\$15,680.23	0.06	\$19,984.66	1.27	39048.36	\$16,487.07	0.42	\$12,279.11	0.74	40540.56	\$5,442.31	0.13	\$3,523.11	0.65	348930.94	\$37,609.61	0.11	\$35,786.89	0.95
TEACHERS INSURANCE COMPANY	0.00	\$0.00	NA	\$3.95	NA	0.00	\$0.00	NA	\$6.99	NA	0.00	\$0.00	NA	\$7.21	NA	0.00	\$0.00	NA	\$18.14	NA
TITAN INDEMNITY COMPANY	24.76	\$3.40	0.14	\$3.80	1.12	5.20	\$6.46	1.24	\$4.70	0.73	5.20	\$1.77	0.34	\$0.00	NA	35.16	\$11.64	0.33	\$8.50	0.73
TITAN INSURANCE COMPANY	24607.77	\$3,298.79	0.13	\$1,052.38	0.32	1257.65	\$1,453.84	1.16	\$1,163.25	0.80	1291.56	\$590.70	0.46	\$294.11	0.50	27156.98	\$5,343.32	0.20	\$2,509.74	0.47
TOKIO MARINE AND FIRE INSURANCE	327.00	\$38.03	0.12	\$0.21	0.01	68.00	\$44.51	0.65	\$26.58	0.60	68.00	\$14.77	0.22	\$0.24	0.02	463.00	\$97.32	0.21	\$27.03	0.28

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 34 Detroit Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TRANSPORT INSURANCE COMPANY	0.00	(\$0.14)	NA	\$0.00	NA	0.00	(\$0.09)	NA	\$0.05	NA	0.00	(\$0.06)	NA	\$0.00	NA	0.00	(\$0.29)	NA	\$0.05	NA
TRAVELERS INDEMNITY COMPANY OF	77.10	\$5.21	0.07	\$0.00	NA	13.38	\$3.35	0.25	\$0.00	NA	8.53	\$0.97	0.11	\$0.73	0.76	99.01	\$9.53	0.10	\$0.73	0.08
TRUMBULL INSURANCE COMPANY	413.28	\$59.88	0.14	\$3.63	0.06	41.97	\$47.78	1.14	\$42.13	0.88	47.73	\$18.68	0.39	\$9.99	0.53	502.98	\$126.34	0.25	\$55.75	0.44
UNITED SERVICES AUTOMOBILE	20909.33	\$1,298.58	0.06	\$451.20	0.35	4244.02	\$1,857.57	0.44	\$1,189.30	0.64	4439.28	\$505.42	0.11	\$172.30	0.34	29592.63	\$3,661.57	0.12	\$1,812.80	0.50
UNITRIN DIRECT INSURANCE COMPANY	2492.58	\$141.56	0.06	\$1.33	0.01	332.61	\$125.57	0.38	\$64.98	0.52	338.20	\$55.13	0.16	\$25.21	0.46	3163.39	\$322.26	0.10	\$91.52	0.28
UNITRIN DIRECT PROPERTY & CASUALTY	139.10	\$10.54	0.08	\$0.00	NA	28.02	\$13.31	0.48	\$0.00	NA	50.03	\$3.31	0.07	\$0.00	NA	217.15	\$27.16	0.13	\$0.00	NA
USAA CASUALTY INSURANCE	18546.14	\$1,211.90	0.07	\$294.50	0.24	3736.54	\$1,801.87	0.48	\$1,115.48	0.62	3867.95	\$517.55	0.13	\$207.55	0.40	26150.63	\$3,531.32	0.14	\$1,617.53	0.46
WARNER INSURANCE COMPANY	34.88	(\$0.29)	NA	\$2.09	NA	8.46	(\$0.08)	NA	\$0.00	NA	7.76	(\$0.02)	NA	\$0.00	NA	51.10	(\$0.39)	NA	\$2.09	NA
WEST AMERICAN INSURANCE	1495.23	\$122.52	0.08	\$23.80	0.19	276.04	\$131.98	0.48	\$105.81	0.80	287.76	\$52.16	0.18	\$24.66	0.47	2059.03	\$306.65	0.15	\$154.27	0.50
WESTFIELD INSURANCE COMPANY	3639.51	\$200.60	0.06	\$89.78	0.45	458.60	\$223.66	0.49	\$153.35	0.69	467.83	\$80.26	0.17	\$106.02	1.32	4565.94	\$504.52	0.11	\$349.15	0.69
WOLVERINE MUTUAL INSURANCE	28.85	\$2.79	0.10	\$0.00	NA	4.57	\$3.94	0.86	\$0.00	NA	5.58	\$0.93	0.17	\$0.00	NA	39.00	\$7.66	0.20	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 34 Detroit Suburban

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
Mean:	23635.19	\$1,480.78	0.091	\$901.40	0.4855	3512.14	\$1,645.30	0.6173	\$1,099.57	11.469	3650.77	\$543.18	0.2187	\$301.11	0.6389	30248.26	\$3,617.24	0.1584	\$2,269.72	0.5516
StDev:	67504.39	\$4,215.81	0.0685	\$2,924.44	0.761	10849.90	\$4,920.65	0.3210	\$3,323.72	93.964	11268.35	\$1,538.81	0.1291	\$925.45	0.5664	88667.12	\$10,588.17	0.0894	\$6,932.72	0.4170
Min:	0.00	(\$0.43)	0.0178	(\$0.50)	0.0047	0.00	(\$0.14)	0.1728	(\$0.02)	0.0132	0.00	(\$0.06)	0.0661	(\$0.50)	0.0161	0.00	(\$0.61)	0.0375	(\$0.52)	0.0495
Max:	469258.39	\$32,009.21	0.6156	\$19,984.66	5.2376	85881.02	\$38,807.60	2.0339	\$26,132.96	819.85	88950.65	\$11,099.86	0.6034	\$7,199.80	3.315	644090.06	\$81,916.67	0.7695	\$48,048.70	3.303

Premium and Loss values are given in thousands of dollars.
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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	11061.20	\$654.96	0.06	\$461.01	0.70	2072.05	\$941.94	0.45	\$736.77	0.78	2151.15	\$272.84	0.13	\$112.22	0.41	15284.40	\$1,869.73	0.12	\$1,310.00	0.70
ALLIED PROPERTY AND CASUALTY	6462.78	\$518.96	0.08	\$246.87	0.48	1112.54	\$524.08	0.47	\$201.51	0.38	1166.14	\$189.96	0.16	\$65.46	0.34	8741.46	\$1,233.01	0.14	\$513.84	0.42
ALLSTATE INSURANCE COMPANY	118386.38	\$8,809.21	0.07	\$4,157.38	0.47	14990.28	\$9,270.22	0.62	\$5,631.80	0.61	16063.63	\$3,460.41	0.22	\$1,638.53	0.47	149440.29	\$21,539.84	0.14	\$11,427.71	0.53
AMERICAN FELLOWSHIP MUTUAL	13848.30	\$1,016.59	0.07	\$82.76	0.08	2149.81	\$863.82	0.40	\$262.53	0.30	2149.81	\$275.59	0.13	\$79.80	0.29	18147.92	\$2,156.00	0.12	\$425.10	0.20
AMERICAN INSURANCE COMPANY, THE	155.49	\$10.88	0.07	\$0.00	NA	45.94	\$19.20	0.42	\$7.08	0.37	44.98	\$7.40	0.16	\$2.55	0.34	246.41	\$37.47	0.15	\$9.63	0.26
AMERICAN INTERNATIONAL INSURANCE	9940.20	\$625.41	0.06	\$469.02	0.75	1722.88	\$830.56	0.48	\$723.81	0.87	1806.12	\$289.17	0.16	\$107.47	0.37	13469.20	\$1,745.14	0.13	\$1,300.30	0.75
AMERICAN PROTECTION INSURANCE	0.00	\$0.01	NA	\$0.00	NA	0.00	\$0.03	NA	\$3.19	102.77	0.00	\$0.00	NA	\$0.00	NA	0.00	\$0.05	NA	\$3.19	67.79
AMERICAN RELIABLE INSURANCE	4.00	\$0.07	0.02	\$0.00	NA	3.00	\$0.14	0.05	\$0.00	NA	3.00	\$0.28	0.09	\$0.00	NA	10.00	\$0.49	0.05	\$0.00	NA
AMEX ASSURANCE COMPANY	2342.08	\$283.66	0.12	\$12.64	0.04	744.90	\$304.69	0.41	\$230.95	0.76	759.70	\$84.85	0.11	\$108.08	1.27	3846.68	\$673.20	0.18	\$351.67	0.52
AMICA MUTUAL INSURANCE COMPANY	3278.37	\$279.91	0.09	\$603.28	2.16	612.26	\$372.22	0.61	\$176.76	0.47	635.15	\$82.86	0.13	\$17.05	0.21	4525.78	\$734.99	0.16	\$797.09	1.08
ARGONAUT INSURANCE COMPANY	30.41	\$2.94	0.10	\$0.63	0.21	5.57	\$5.24	0.94	\$6.80	1.30	5.41	\$1.75	0.32	\$0.00	NA	41.39	\$9.94	0.24	\$7.42	0.75

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB GROUP INSURANCE	204552.30	\$15,530.31	0.08	\$6,023.38	0.39	37036.94	\$18,347.38	0.50	\$12,373.55	0.67	38473.15	\$4,953.80	0.13	\$2,779.62	0.56	280062.39	\$38,831.49	0.14	\$21,176.55	0.55
AUTO CLUB INSURANCE ASSOCIATION	109937.56	\$9,329.03	0.08	\$3,800.75	0.41	18523.87	\$9,900.01	0.53	\$6,076.45	0.61	19445.06	\$2,714.62	0.14	\$1,468.17	0.54	147906.49	\$21,943.67	0.15	\$11,345.36	0.52
AUTO-OWNERS INSURANCE COMPANY	39801.70	\$1,815.91	0.05	\$1,081.00	0.60	4566.20	\$2,261.14	0.50	\$1,417.27	0.63	4870.80	\$755.75	0.16	\$266.86	0.35	49238.70	\$4,832.80	0.10	\$2,765.13	0.57
BRISTOL WEST INSURANCE COMPANY	474.15	\$40.41	0.09	\$0.00	NA	43.80	\$43.99	1.00	\$8.29	0.19	44.48	\$22.47	0.51	\$0.80	0.04	562.43	\$106.86	0.19	\$9.10	0.09
CINCINNATI INSURANCE COMPANY, THE	327.39	\$18.00	0.05	\$0.00	NA	44.57	\$18.79	0.42	\$9.04	0.48	49.22	\$6.99	0.14	\$4.51	0.65	421.18	\$43.78	0.10	\$13.55	0.31
CITIZENS INSURANCE COMPANY OF	138582.55	\$6,756.30	0.05	\$1,933.36	0.29	16935.35	\$7,253.99	0.43	\$5,405.35	0.75	17616.19	\$2,668.64	0.15	\$1,114.08	0.42	173134.09	\$16,678.92	0.10	\$8,452.79	0.51
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$9.82)	NA	\$11.86	NA	0.00	(\$11.47)	NA	\$196.57	NA	0.00	(\$4.82)	NA	\$51.35	NA	0.00	(\$26.11)	NA	\$259.78	NA
DAIRYLAND INSURANCE COMPANY	1192.98	\$164.48	0.14	\$488.50	2.97	24.91	\$33.16	1.33	\$20.39	0.62	27.07	\$19.05	0.70	\$22.45	1.18	1244.96	\$216.69	0.17	\$531.34	2.45
EMCASCO INSURANCE COMPANY	128.99	\$11.00	0.09	\$0.00	NA	15.83	\$8.47	0.54	\$4.56	0.54	17.92	\$4.96	0.28	\$0.63	0.13	162.74	\$24.43	0.15	\$5.20	0.21
EMPLOYERS MUTUAL CASUALTY	219.71	\$16.32	0.07	\$0.00	NA	22.74	\$14.35	0.63	\$7.01	0.49	23.24	\$6.96	0.30	\$0.62	0.09	265.69	\$37.62	0.14	\$7.62	0.20
ESURANCE INSURANCE COMPANY	6.96	\$7.35	1.06	\$0.00	NA	3.16	\$5.11	1.62	\$0.00	NA	1.58	\$1.12	0.71	\$0.00	NA	11.70	\$13.58	1.16	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU GENERAL INSURANCE	9237.80	\$478.14	0.05	\$205.93	0.43	942.80	\$506.20	0.54	\$317.05	0.63	981.00	\$156.58	0.16	\$110.84	0.71	11161.60	\$1,140.91	0.10	\$633.82	0.56
FARM BUREAU MUTUAL INSURANCE	817.90	\$37.02	0.05	\$0.50	0.01	99.50	\$41.82	0.42	\$8.83	0.21	103.60	\$13.45	0.13	\$3.06	0.23	1021.00	\$92.29	0.09	\$12.40	0.13
FARMERS INSURANCE EXCHANGE	127014.86	\$8,357.72	0.07	\$3,230.62	0.39	15700.96	\$9,733.61	0.62	\$7,367.37	0.76	16320.05	\$3,324.11	0.20	\$2,395.81	0.72	159035.87	\$21,415.43	0.13	\$12,993.80	0.61
FEDERAL INSURANCE COMPANY	297.68	\$38.21	0.13	\$224.85	5.88	86.80	\$70.08	0.81	\$73.10	1.04	94.29	\$29.44	0.31	\$4.81	0.16	478.77	\$137.74	0.29	\$302.76	2.20
FIDELITY AND CASUALTY COMPANY OF	2.33	(\$0.42)	NA	\$5.59	NA	0.16	\$0.22	1.39	\$19.81	89.23	1.50	\$0.15	0.10	\$16.95	116.86	3.99	(\$0.05)	NA	\$42.34	NA
FOUNDERS INSURANCE COMPANY	47.86	\$5.53	0.12	\$0.07	0.01	2.74	\$3.12	1.14	\$1.86	0.60	2.74	\$1.48	0.54	\$0.00	NA	53.34	\$10.13	0.19	\$1.93	0.19
FOUNDERS INSURANCE COMPANY OF	93.63	\$12.90	0.14	\$0.00	NA	5.07	\$7.43	1.47	\$0.00	NA	5.08	\$3.54	0.70	\$0.00	NA	103.78	\$23.87	0.23	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	5398.00	\$273.24	0.05	\$1,864.10	6.82	698.00	\$278.50	0.40	\$254.48	0.91	655.00	\$106.18	0.16	\$40.89	0.39	6751.00	\$657.92	0.10	\$2,159.48	3.28
FREMONT MUTUAL INSURANCE	44.00	\$1.17	0.03	\$0.00	NA	4.00	\$1.12	0.28	\$0.00	NA	4.00	\$0.40	0.10	\$0.00	NA	52.00	\$2.68	0.05	\$0.00	NA
GE PROPERTY & CASUALTY INSURANCE	275.24	\$30.83	0.11	\$1.48	0.05	48.65	\$23.55	0.48	\$45.87	1.95	48.47	\$6.23	0.13	\$1.55	0.25	372.36	\$60.61	0.16	\$48.90	0.81
GEICO INDEMNITY COMPANY	17588.43	\$2,002.34	0.11	\$1,568.80	0.78	1898.62	\$1,636.45	0.86	\$1,069.42	0.65	1961.64	\$824.72	0.42	\$409.99	0.50	21448.69	\$4,463.51	0.21	\$3,048.21	0.68

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TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GLENS FALLS INSURANCE COMPANY, THE	6320.83	\$470.31	0.07	\$21.16	0.04	1147.24	\$577.85	0.50	\$130.44	0.23	1201.16	\$227.18	0.19	\$28.82	0.13	8669.23	\$1,275.34	0.15	\$180.42	0.14
GLOBE INDEMNITY COMPANY	10.00	\$0.49	0.05	\$0.00	NA	2.00	\$0.83	0.42	\$0.00	NA	2.00	\$0.40	0.20	\$0.00	NA	14.00	\$1.72	0.12	\$0.00	NA
GMAC INSURANCE COMPANY	41.00	\$3.41	0.08	\$0.00	NA	6.50	\$2.62	0.40	\$1.26	0.48	6.50	\$1.08	0.17	\$0.00	NA	54.00	\$7.10	0.13	\$1.26	0.18
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$2.18)	NA	0.00	\$0.00	NA	(\$0.10)	NA	0.00	\$0.00	NA	(\$2.27)	NA
GRANGE INSURANCE COMPANY OF	36.50	\$3.30	0.09	\$0.00	NA	2.58	\$2.13	0.83	\$3.22	1.51	2.58	\$1.20	0.47	\$0.00	NA	41.66	\$6.64	0.16	\$3.22	0.49
GREAT AMERICAN INSURANCE	121.31	\$18.30	0.15	\$10.54	0.58	25.58	\$13.93	0.54	\$4.93	0.35	26.38	\$7.20	0.27	\$5.06	0.70	173.27	\$39.43	0.23	\$20.53	0.52
GREAT LAKES CASUALTY INSURANCE	798.94	\$71.60	0.09	\$8.00	0.11	133.51	\$80.37	0.60	\$49.76	0.62	135.15	\$21.23	0.16	\$21.67	1.02	1067.60	\$173.20	0.16	\$79.43	0.46
GREAT NORTHERN INSURANCE	611.68	\$72.25	0.12	\$10.23	0.14	214.41	\$140.19	0.65	\$31.29	0.22	202.00	\$55.46	0.27	\$64.32	1.16	1028.09	\$267.90	0.26	\$105.84	0.40
GUARANTY NATIONAL INSURANCE	329.04	\$27.37	0.08	\$0.38	0.01	35.14	\$29.75	0.85	\$22.55	0.76	35.33	\$10.93	0.31	(\$0.65)	NA	399.51	\$68.04	0.17	\$22.27	0.33
HARLEYSVILLE LAKE STATES INSURANCE	499.56	\$70.71	0.14	\$318.58	4.51	53.89	\$55.06	1.02	\$95.24	1.73	64.97	\$21.92	0.34	\$13.16	0.60	618.42	\$147.70	0.24	\$426.98	2.89
HARTFORD ACCIDENT AND INDEMNITY	2681.10	\$165.22	0.06	\$82.31	0.50	531.15	\$223.39	0.42	\$159.12	0.71	551.51	\$65.18	0.12	\$31.08	0.48	3763.76	\$453.79	0.12	\$272.51	0.60

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HARTFORD CASUALTY INSURANCE	40.42	\$2.58	0.06	\$0.00	NA	9.20	\$4.80	0.52	\$3.86	0.80	9.04	\$1.23	0.14	\$8.84	7.20	58.66	\$8.60	0.15	\$12.70	1.48
HARTFORD INSURANCE COMPANY OF	9949.95	\$631.95	0.06	\$314.55	0.50	1805.65	\$654.57	0.36	\$406.56	0.62	1937.14	\$202.11	0.10	\$53.85	0.27	13692.74	\$1,488.63	0.11	\$774.95	0.52
HARTFORD UNDERWRITERS INSURANCE	1850.99	\$132.23	0.07	\$156.97	1.19	318.71	\$132.37	0.42	\$201.79	1.52	323.10	\$40.38	0.12	\$34.26	0.85	2492.80	\$304.99	0.12	\$393.02	1.29
HASTINGS MUTUAL INSURANCE	898.30	\$81.30	0.09	\$63.23	0.78	108.00	\$53.07	0.49	\$14.01	0.26	109.50	\$21.48	0.20	\$7.37	0.34	1115.80	\$155.84	0.14	\$84.61	0.54
HOME-OWNERS INSURANCE COMPANY	39646.50	\$1,648.71	0.04	\$1,007.70	0.61	4444.50	\$2,075.41	0.47	\$1,268.26	0.61	4706.40	\$660.27	0.14	\$249.58	0.38	48797.40	\$4,384.39	0.09	\$2,525.54	0.58
HORACE MANN INSURANCE COMPANY	608.65	\$45.54	0.07	\$39.90	0.88	85.07	\$46.21	0.54	\$56.35	1.22	87.91	\$20.26	0.23	\$3.81	0.19	781.63	\$112.00	0.14	\$100.06	0.89
INTEGON NATIONAL INSURANCE	615.78	\$55.69	0.09	\$0.00	NA	75.38	\$55.20	0.73	\$26.16	0.47	78.65	\$20.13	0.26	\$2.89	0.14	769.81	\$131.02	0.17	\$29.05	0.22
LIBERTY MUTUAL FIRE INSURANCE	2383.42	\$365.57	0.15	\$328.92	0.90	572.21	\$360.08	0.63	\$266.95	0.74	597.44	\$104.02	0.17	\$48.42	0.47	3553.07	\$829.68	0.23	\$644.30	0.78
LUMBERMENS MUTUAL CASUALTY	41.15	\$2.36	0.06	\$28.69	12.14	6.77	\$4.12	0.61	\$10.03	2.44	11.86	\$2.25	0.19	\$7.13	3.17	59.78	\$8.73	0.15	\$45.84	5.25
MEEMIC INSURANCE COMPANY	27176.85	\$1,833.73	0.07	\$831.22	0.45	4596.69	\$2,027.07	0.44	\$1,314.67	0.65	4747.90	\$820.83	0.17	\$332.04	0.40	36521.44	\$4,681.63	0.13	\$2,477.93	0.53
MEMBERSELECT INSURANCE COMPANY	4494.20	\$689.51	0.15	\$99.03	0.14	565.21	\$589.80	1.04	\$283.60	0.48	604.22	\$227.67	0.38	\$110.77	0.49	5663.63	\$1,506.98	0.27	\$493.41	0.33

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MERASTAR INSURANCE COMPANY	110.04	\$11.12	0.10	\$0.25	0.02	22.11	\$10.71	0.48	\$0.00	NA	23.09	\$2.90	0.13	\$1.36	0.47	155.24	\$24.72	0.16	\$1.61	0.06
METROPOLITAN DIRECT PROPERTY AND	296.18	\$23.68	0.08	\$0.00	NA	40.55	\$18.24	0.45	\$9.94	0.54	42.56	\$8.19	0.19	\$1.79	0.22	379.29	\$50.10	0.13	\$11.73	0.23
METROPOLITAN GROUP PROPERTY AND	2053.45	\$144.54	0.07	\$54.87	0.38	311.80	\$178.69	0.57	\$108.63	0.61	318.13	\$64.28	0.20	\$69.96	1.09	2683.38	\$387.51	0.14	\$233.46	0.60
METROPOLITAN PROPERTY AND CASUALTY	55.98	\$3.43	0.06	\$0.50	0.15	7.83	\$3.20	0.41	\$0.00	NA	7.83	\$1.50	0.19	\$0.02	0.01	71.64	\$8.13	0.11	\$0.52	0.06
MIC GENERAL INSURANCE CORPORATION	66526.15	\$5,165.11	0.08	\$2,393.14	0.46	12697.47	\$5,977.74	0.47	\$4,247.63	0.71	13318.02	\$1,540.34	0.12	\$853.34	0.55	92541.64	\$12,683.19	0.14	\$7,494.11	0.59
MICHIGAN AUTOMOBILE INSURANCE	2182.72	\$378.19	0.17	\$19.25	0.05	184.88	\$196.25	1.06	\$93.84	0.48	190.30	\$55.71	0.29	\$13.32	0.24	2557.90	\$630.15	0.25	\$126.41	0.20
MICHIGAN INSURANCE COMPANY	4881.00	\$85.37	0.02	\$24.07	0.28	454.00	\$76.94	0.17	\$92.97	1.21	396.00	\$26.35	0.07	\$8.12	0.31	5731.00	\$188.66	0.03	\$125.16	0.66
MICHIGAN MILLERS MUTUAL	4703.36	\$281.33	0.06	\$18.05	0.06	592.16	\$265.92	0.45	\$143.40	0.54	634.80	\$111.24	0.18	\$23.00	0.21	5930.32	\$658.49	0.11	\$184.45	0.28
MID-CENTURY INSURANCE COMPANY	78.96	\$4.78	0.06	\$0.00	NA	7.99	\$4.68	0.59	\$3.53	0.76	10.82	\$2.01	0.19	\$0.00	NA	97.77	\$11.47	0.12	\$3.53	0.31
MODERN SERVICE INSURANCE	1701.87	\$209.42	0.12	\$475.04	2.27	66.80	\$65.18	0.98	\$97.13	1.49	67.82	\$32.87	0.48	\$24.29	0.74	1836.49	\$307.48	0.17	\$596.45	1.94
MUTUAL SERVICE CASUALTY	430.70	\$29.21	0.07	\$1.87	0.06	58.64	\$27.75	0.47	\$25.90	0.93	61.06	\$10.72	0.18	\$0.33	0.03	550.40	\$67.68	0.12	\$28.09	0.41

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONAL BEN-FRANKLIN INSURANCE	3767.92	\$237.75	0.06	\$15.50	0.07	684.51	\$287.43	0.42	\$78.86	0.27	702.75	\$111.29	0.16	\$12.51	0.11	5155.18	\$636.47	0.12	\$106.87	0.17
NATIONAL GENERAL INSURANCE	551.72	\$74.70	0.14	\$6.14	0.08	112.96	\$47.91	0.42	\$61.02	1.27	119.64	\$17.33	0.14	\$2.86	0.16	784.32	\$139.95	0.18	\$70.02	0.50
NATIONWIDE INSURANCE COMPANY OF	1450.92	\$112.32	0.08	\$84.07	0.75	305.44	\$130.22	0.43	\$124.41	0.96	323.17	\$40.13	0.12	\$65.11	1.62	2079.53	\$282.66	0.14	\$273.60	0.97
NATIONWIDE MUTUAL FIRE INSURANCE	39956.09	\$3,867.33	0.10	\$2,121.99	0.55	8419.50	\$4,206.87	0.50	\$2,140.99	0.51	8747.47	\$1,370.20	0.16	\$639.05	0.47	57123.06	\$9,444.41	0.17	\$4,902.03	0.52
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$4.31	NA	0.00	\$0.00	NA	\$2.87	NA	0.00	\$0.00	NA	\$1.15	NA	0.00	\$0.00	NA	\$8.33	NA
NATIONWIDE PROPERTY AND CASUALTY	69.00	\$18.09	0.26	\$2.42	0.13	12.47	\$16.57	1.33	\$0.00	NA	12.47	\$3.64	0.29	\$0.00	NA	93.94	\$38.30	0.41	\$2.42	0.06
NORTH POINTE INSURANCE COMPANY	8993.00	\$1,195.02	0.13	\$554.22	0.46	211.00	\$231.84	1.10	\$98.66	0.43	215.00	\$104.97	0.49	\$0.33	0.00	9419.00	\$1,531.82	0.16	\$653.21	0.43
NORTHERN INSURANCE COMPANY OF	37.84	\$2.27	0.06	\$0.00	NA	5.72	\$2.62	0.46	\$0.00	NA	5.22	\$0.77	0.15	\$0.47	0.61	48.78	\$5.66	0.12	\$0.47	0.08
PACIFIC INDEMNITY COMPANY	6.03	\$0.87	0.14	\$0.00	NA	2.01	\$2.20	1.09	\$0.00	NA	2.01	\$0.71	0.35	\$0.00	NA	10.05	\$3.78	0.38	\$0.00	NA
PARTNERS MUTUAL INSURANCE	0.00	(\$0.45)	NA	\$0.00	NA	0.00	\$0.07	NA	\$0.00	NA	0.00	\$0.03	NA	\$0.00	NA	0.00	(\$0.36)	NA	\$0.00	NA
PHARMACISTS MUTUAL INSURANCE	96.00	\$6.18	0.06	\$0.00	NA	24.00	\$7.98	0.33	\$4.38	0.55	12.75	\$1.69	0.13	\$0.00	NA	132.75	\$15.85	0.12	\$4.38	0.28

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PIONEER STATE MUTUAL INSURANCE	3639.77	\$213.12	0.06	\$10.71	0.05	497.57	\$147.32	0.30	\$135.60	0.92	499.57	\$51.95	0.10	\$25.42	0.49	4636.91	\$412.39	0.09	\$171.73	0.42
PROGRESSIVE MICHIGAN INSURANCE	10388.00	\$1,076.84	0.10	\$421.70	0.39	1582.00	\$1,139.58	0.72	\$495.70	0.43	1642.00	\$217.46	0.13	\$181.90	0.84	13612.00	\$2,433.87	0.18	\$1,099.30	0.45
QBE INSURANCE CORPORATION	192.73	\$31.29	0.16	\$0.00	NA	0.75	\$1.96	2.62	\$0.00	NA	1.50	\$1.28	0.85	\$0.00	NA	194.98	\$34.53	0.18	\$0.00	NA
RESPONSE WORLDWIDE INSURANCE	2.00	\$0.18	0.09	\$0.00	NA	0.50	\$0.21	0.42	\$0.00	NA	0.50	\$0.11	0.21	\$0.00	NA	3.00	\$0.49	0.16	\$0.00	NA
SAFECO INSURANCE COMPANY OF	0.00	\$0.00	NA	\$955.45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$955.45	NA
SAFECO INSURANCE COMPANY OF	12.25	\$0.78	0.06	\$115.62	148.42	3.08	\$0.72	0.23	\$0.00	NA	2.40	\$0.06	0.03	\$0.00	NA	17.73	\$1.56	0.09	\$115.62	74.07
SECURA INSURANCE, A MUTUAL	0.00	(\$0.10)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.10)	NA	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	1536.68	\$128.98	0.08	\$359.84	2.79	92.37	\$87.85	0.95	\$78.66	0.90	92.38	\$42.09	0.46	\$29.53	0.70	1721.43	\$258.93	0.15	\$468.02	1.81
STANDARD FIRE INSURANCE COMPANY, THE	70.52	\$4.26	0.06	\$0.50	0.12	26.15	\$7.38	0.28	\$22.59	3.06	16.66	\$2.76	0.17	\$2.91	1.05	113.33	\$14.40	0.13	\$26.00	1.81
STATE AUTOMOBILE MUTUAL	296.74	\$28.35	0.10	\$10.40	0.37	37.37	\$28.02	0.75	\$32.42	1.16	37.02	\$8.77	0.24	\$0.67	0.08	371.13	\$65.13	0.18	\$43.50	0.67
STATE FARM FIRE AND CASUALTY	118.98	\$22.27	0.19	\$0.00	NA	14.32	\$15.53	1.08	\$6.23	0.40	14.82	\$3.10	0.21	\$0.00	NA	148.12	\$40.89	0.28	\$6.23	0.15

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STATE FARM MUTUAL AUTOMOBILE	61370.53	\$5,238.38	0.09	\$2,775.77	0.53	8289.69	\$4,617.81	0.56	\$3,184.24	0.69	8699.64	\$1,474.03	0.17	\$826.60	0.56	78359.86	\$11,330.21	0.14	\$6,786.62	0.60
TEACHERS INSURANCE COMPANY	58.65	\$3.55	0.06	\$0.00	NA	11.33	\$6.54	0.58	\$6.00	0.92	11.33	\$2.59	0.23	\$0.06	0.02	81.31	\$12.68	0.16	\$6.06	0.48
TITAN INDEMNITY COMPANY	71.37	\$8.71	0.12	\$9.00	1.03	10.74	\$12.24	1.14	\$0.90	0.07	10.56	\$2.36	0.22	\$0.00	NA	92.67	\$23.31	0.25	\$9.90	0.42
TITAN INSURANCE COMPANY	52375.48	\$7,077.81	0.14	\$5,057.11	0.71	1853.55	\$2,111.50	1.14	\$1,477.80	0.70	1873.73	\$847.59	0.45	\$274.82	0.32	56102.76	\$10,036.90	0.18	\$6,809.73	0.68
TOKIO MARINE AND FIRE INSURANCE	12.00	\$1.10	0.09	\$0.00	NA	3.00	\$1.17	0.39	\$0.00	NA	2.00	\$0.33	0.17	\$0.00	NA	17.00	\$2.60	0.15	\$0.00	NA
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.17	NA	0.00	\$0.00	NA	(\$0.90)	NA	0.00	\$0.00	NA	\$0.26	NA
TRAVELERS INDEMNITY COMPANY OF	24.72	\$2.02	0.08	\$0.00	NA	6.14	\$2.46	0.40	\$0.00	NA	2.55	\$0.74	0.29	\$0.00	NA	33.41	\$5.21	0.16	\$0.00	NA
TRUMBULL INSURANCE COMPANY	17.55	\$2.35	0.13	\$0.00	NA	1.25	\$1.12	0.90	\$0.00	NA	1.25	\$0.34	0.28	\$0.00	NA	20.05	\$3.82	0.19	\$0.00	NA
UNITED SERVICES AUTOMOBILE	11849.73	\$783.14	0.07	\$596.94	0.76	2451.91	\$1,134.68	0.46	\$711.38	0.63	2548.31	\$278.65	0.11	\$130.92	0.47	16849.95	\$2,196.47	0.13	\$1,439.23	0.66
UNITRIN DIRECT INSURANCE COMPANY	502.96	\$39.15	0.08	\$1.00	0.03	87.23	\$42.62	0.49	\$13.84	0.32	87.60	\$18.16	0.21	\$0.88	0.05	677.79	\$99.93	0.15	\$15.72	0.16
UNITRIN DIRECT PROPERTY & CASUALTY	110.95	\$10.60	0.10	\$0.00	NA	18.39	\$12.95	0.70	\$1.34	0.10	31.39	\$3.02	0.10	\$0.05	0.02	160.73	\$26.58	0.17	\$1.39	0.05

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 35 Pontiac City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
USAA CASUALTY INSURANCE	10469.07	\$722.18	0.07	\$135.97	0.19	2102.85	\$1,070.62	0.51	\$530.01	0.50	2166.34	\$279.66	0.13	\$106.23	0.38	14738.26	\$2,072.45	0.14	\$772.21	0.37
WARNER INSURANCE COMPANY	24.12	\$0.65	0.03	\$0.00	NA	5.62	\$1.35	0.24	\$1.19	0.88	6.75	\$0.32	0.05	\$1.88	5.97	36.49	\$2.31	0.06	\$3.07	1.33
WEST AMERICAN INSURANCE	467.16	\$42.59	0.09	\$0.86	0.02	59.32	\$28.57	0.48	\$11.11	0.39	62.32	\$13.07	0.21	\$3.52	0.27	588.80	\$84.23	0.14	\$15.49	0.18
WESTFIELD INSURANCE COMPANY	922.23	\$55.95	0.06	\$1.00	0.02	104.91	\$61.09	0.58	\$16.41	0.27	108.83	\$24.93	0.23	\$8.70	0.35	1135.97	\$141.97	0.12	\$26.10	0.18
WOLVERINE MUTUAL INSURANCE	101.18	\$6.09	0.06	\$0.00	NA	12.90	\$5.71	0.44	\$0.93	0.16	13.39	\$2.06	0.15	\$0.63	0.30	127.47	\$13.86	0.11	\$1.56	0.11
Mean:	11895.02	\$890.80	0.0979	\$451.21	3.1608	1729.39	\$909.18	0.6436	\$598.70	3.0835	1805.06	\$290.15	0.2286	\$148.60	2.2185	15132.74	\$2,049.93	0.1661	\$1,175.46	2.3319
StDev:	32530.54	\$2,398.49	0.1067	\$1,078.35	18.254	5047.44	\$2,609.28	0.3652	\$1,760.86	14.923	5269.23	\$794.25	0.1513	\$442.38	13.554	42276.45	\$5,710.54	0.1191	\$3,153.58	10.751
Min:	0.00	(\$9.82)	0.0175	\$0.00	0.0130	0.00	(\$11.47)	0.0453	(\$2.18)	0.0734	0.00	(\$4.82)	0.0258	\$0.00	0.0032	0.00	(\$26.11)	0.0329	(\$2.27)	0.0522
Max:	204552.30	\$15,530.31	1.0562	\$6,023.38	148.42	37036.94	\$18,347.38	2.6187	\$12,373.55	102.77	38473.15	\$4,953.80	0.8513	\$2,779.62	116.86	280062.39	\$38,831.49	1.1609	\$21,176.55	74.069

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Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 36 Detroit Metropolitan Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
AIU INSURANCE COMPANY	3919.39	\$424.29	0.11	\$1,081.02	2.55	624.03	\$477.33	0.76	\$287.56	0.60	651.27	\$224.99	0.35	\$115.71	0.51	5194.69	\$1,126.61	0.22	\$1,484.29	1.32
ALLIED PROPERTY AND CASUALTY	3653.07	\$557.40	0.15	\$273.62	0.49	550.45	\$418.42	0.76	\$200.52	0.48	589.49	\$189.91	0.32	\$160.68	0.85	4793.01	\$1,165.72	0.24	\$634.82	0.54
ALLSTATE INSURANCE COMPANY	48027.60	\$5,813.71	0.12	\$8,296.21	1.43	5978.93	\$5,463.98	0.91	\$3,414.43	0.62	6221.97	\$3,388.14	0.54	\$1,939.84	0.57	60228.50	\$14,665.83	0.24	\$13,650.48	0.93
AMERICAN AND FOREIGN INSURANCE	5.00	\$0.76	0.15	\$0.00	NA	1.00	\$1.11	1.11	\$0.00	0.00	1.00	\$0.63	0.63	\$0.00	NA	7.00	\$2.49	0.36	\$0.00	0.00
AMERICAN FELLOWSHIP MUTUAL	614.10	\$60.90	0.10	\$5.22	0.09	91.53	\$60.37	0.66	\$18.75	0.31	91.53	\$23.38	0.26	\$9.36	0.40	797.16	\$144.65	0.18	\$33.32	0.23
AMERICAN INTERNATIONAL INSURANCE	7627.98	\$956.61	0.13	\$871.85	0.91	1124.86	\$807.45	0.72	\$809.29	1.00	1200.89	\$528.30	0.44	\$257.63	0.49	9953.73	\$2,292.36	0.23	\$1,938.77	0.85
AMERICAN PROTECTION INSURANCE	36.46	\$4.29	0.12	\$0.00	NA	4.85	\$3.07	0.63	\$1.52	0.50	4.85	\$1.11	0.23	\$0.00	NA	46.16	\$8.47	0.18	\$1.52	0.18
AMEX ASSURANCE COMPANY	1281.32	\$315.23	0.25	\$140.21	0.44	346.31	\$246.24	0.71	\$203.42	0.83	369.90	\$129.19	0.35	\$132.00	1.02	1997.53	\$690.65	0.35	\$475.63	0.69
AMICA MUTUAL INSURANCE COMPANY	1101.85	\$134.44	0.12	\$428.17	3.18	169.74	\$161.75	0.95	\$64.39	0.40	174.08	\$91.17	0.52	\$33.96	0.37	1445.67	\$387.36	0.27	\$526.53	1.36
ARGONAUT INSURANCE COMPANY	42.90	\$5.67	0.13	\$0.00	NA	3.50	\$4.15	1.18	\$0.00	NA	3.48	\$1.33	0.38	\$0.00	NA	49.88	\$11.15	0.22	\$0.00	NA
AUTO CLUB GROUP INSURANCE	68355.46	\$9,675.71	0.14	\$4,910.15	0.51	11107.12	\$9,530.59	0.86	\$6,306.33	0.66	11411.82	\$4,448.17	0.39	\$3,905.36	0.88	90874.40	\$23,654.48	0.26	\$15,121.84	0.64

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 36 Detroit Metropolitan Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	57738.38	\$8,601.80	0.15	\$8,382.17	0.97	8478.61	\$6,995.00	0.83	\$3,859.58	0.55	8902.14	\$3,226.22	0.36	\$2,548.79	0.79	75119.13	\$18,823.01	0.25	\$14,790.54	0.79
AUTO-OWNERS INSURANCE COMPANY	19604.53	\$1,318.44	0.07	\$2,019.65	1.53	2073.71	\$1,599.49	0.77	\$1,569.30	0.98	2217.49	\$477.31	0.22	\$703.68	1.47	23895.73	\$3,395.25	0.14	\$4,292.64	1.26
BRISTOL WEST INSURANCE COMPANY	635.11	\$105.97	0.17	\$0.20	0.00	79.23	\$112.71	1.42	\$56.95	0.51	78.48	\$61.86	0.79	\$5.86	0.09	792.82	\$280.53	0.35	\$63.00	0.22
CINCINNATI INSURANCE COMPANY, THE	18.00	\$3.78	0.21	\$0.00	NA	2.00	\$1.39	0.70	\$2.41	1.73	4.00	\$0.52	0.13	\$0.00	NA	24.00	\$5.69	0.24	\$2.41	0.42
CITIZENS INSURANCE COMPANY OF	10383.53	\$1,106.05	0.11	\$295.90	0.27	1136.03	\$1,090.56	0.96	\$617.88	0.57	1222.39	\$369.16	0.30	\$346.94	0.94	12741.95	\$2,565.77	0.20	\$1,260.71	0.49
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$2.79)	NA	\$1.21	NA	0.50	(\$1.31)	NA	\$15.40	NA	0.00	(\$0.70)	NA	(\$2.92)	NA	0.50	(\$4.80)	NA	\$13.69	NA
DAIRYLAND INSURANCE COMPANY	2648.74	\$446.80	0.17	\$306.66	0.69	119.29	\$188.49	1.58	\$116.47	0.62	122.99	\$126.22	1.03	\$90.25	0.71	2891.02	\$761.51	0.26	\$513.38	0.67
EMCASCO INSURANCE COMPANY	121.36	\$12.09	0.10	\$22.60	1.87	10.84	\$6.21	0.57	\$6.16	0.99	11.34	\$4.78	0.42	\$2.35	0.49	143.54	\$23.07	0.16	\$31.11	1.35
EMPLOYERS MUTUAL CASUALTY	291.83	\$24.46	0.08	\$4.71	0.19	33.77	\$24.19	0.72	\$20.94	0.87	37.27	\$20.44	0.55	\$6.94	0.34	362.87	\$69.09	0.19	\$32.60	0.47
ESURANCE INSURANCE COMPANY	12.00	\$10.19	0.85	\$0.00	NA	4.00	\$6.31	1.58	\$0.00	NA	1.99	\$1.72	0.87	\$0.00	NA	17.99	\$18.22	1.01	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	5291.80	\$364.07	0.07	\$272.73	0.75	408.30	\$368.29	0.90	\$241.72	0.66	411.20	\$271.88	0.66	\$112.33	0.41	6111.30	\$1,004.23	0.16	\$626.78	0.62

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TERRITORY 36 Detroit Metropolitan Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU MUTUAL INSURANCE	57.10	\$4.52	0.08	\$0.00	NA	1.20	\$1.18	0.98	\$0.00	NA	3.30	\$2.25	0.68	\$0.00	NA	61.60	\$7.95	0.13	\$0.00	NA
FARMERS INSURANCE EXCHANGE	9203.01	\$1,009.04	0.11	\$454.31	0.45	585.28	\$653.99	1.12	\$586.67	0.90	615.39	\$345.72	0.56	\$394.02	1.14	10403.68	\$2,008.75	0.19	\$1,435.00	0.71
FEDERAL INSURANCE COMPANY	431.30	\$50.94	0.12	\$18.29	0.36	116.01	\$75.84	0.65	\$98.50	1.30	122.12	\$50.93	0.42	\$18.35	0.36	669.43	\$177.71	0.27	\$135.14	0.76
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	0.00	\$0.01	NA	\$0.00	NA	0.00	\$0.02	NA	\$0.00	NA	0.00	\$0.03	NA	\$0.00	NA
FOUNDERS INSURANCE COMPANY	368.70	\$64.34	0.17	\$103.33	1.61	10.14	\$16.62	1.64	\$3.69	0.22	10.24	\$9.86	0.96	\$0.00	NA	389.08	\$90.82	0.23	\$107.02	1.18
FOUNDERS INSURANCE COMPANY OF	1063.48	\$234.21	0.22	\$422.62	1.80	15.64	\$29.54	1.89	\$10.63	0.36	16.16	\$18.16	1.12	\$0.00	NA	1095.28	\$281.91	0.26	\$433.25	1.54
FRANKENMUTH MUTUAL INSURANCE	9557.00	\$875.13	0.09	\$432.01	0.49	1297.00	\$918.59	0.71	\$738.37	0.80	1220.00	\$308.55	0.25	\$352.05	1.14	12074.00	\$2,102.27	0.17	\$1,522.43	0.72
GE PROPERTY & CASUALTY INSURANCE	900.08	\$124.32	0.14	\$294.93	2.37	180.57	\$120.45	0.67	\$67.86	0.56	183.91	\$48.39	0.26	\$28.59	0.59	1264.56	\$293.17	0.23	\$391.38	1.33
GEICO INDEMNITY COMPANY	15448.04	\$2,251.93	0.15	\$2,174.06	0.97	1534.85	\$1,454.85	0.95	\$1,020.28	0.70	1620.39	\$1,035.98	0.64	\$744.43	0.72	18603.28	\$4,742.75	0.25	\$3,938.77	0.83
GLENS FALLS INSURANCE COMPANY, THE	320.81	\$55.22	0.17	\$14.10	0.26	46.26	\$38.67	0.84	\$9.49	0.25	54.58	\$27.27	0.50	\$1.08	0.04	421.65	\$121.16	0.29	\$24.67	0.20
GLOBE INDEMNITY COMPANY	24.00	\$0.77	0.03	\$0.00	NA	4.00	\$1.61	0.40	\$0.00	NA	4.00	\$0.80	0.20	\$0.00	NA	32.00	\$3.18	0.10	\$0.00	NA

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TERRITORY 36 Detroit Metropolitan Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$10.55	NA	0.00	\$0.00	NA	(\$6.87)	NA	0.00	\$0.00	NA	\$3.68	NA
GRANGE INSURANCE COMPANY OF	9.00	\$1.18	0.13	\$0.00	NA	1.00	\$0.97	0.97	\$0.00	NA	1.00	\$0.67	0.67	\$0.00	NA	11.00	\$2.82	0.26	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	579.71	\$64.15	0.11	\$16.44	0.26	94.97	\$64.14	0.68	\$72.51	1.13	99.56	\$31.01	0.31	\$88.74	2.86	774.24	\$159.30	0.21	\$177.68	1.12
GUARANTY NATIONAL INSURANCE	921.03	\$107.93	0.12	\$13.41	0.12	108.22	\$115.87	1.07	\$94.74	0.82	108.72	\$57.89	0.53	\$39.54	0.68	1137.97	\$281.69	0.25	\$147.69	0.52
HARLEYSVILLE LAKE STATES INSURANCE	537.81	\$69.83	0.13	\$2.00	0.03	65.45	\$66.88	1.02	\$31.16	0.47	72.70	\$29.35	0.40	\$30.11	1.03	675.96	\$166.05	0.25	\$63.27	0.38
HARTFORD ACCIDENT AND INDEMNITY	1541.76	\$194.75	0.13	\$120.92	0.62	267.08	\$202.09	0.76	\$142.53	0.71	272.37	\$97.39	0.36	\$79.55	0.82	2081.21	\$494.23	0.24	\$343.00	0.69
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.18)	NA	0.00	\$0.00	NA	(\$6.07)	NA	0.00	\$0.00	NA	(\$7.25)	NA
HASTINGS MUTUAL INSURANCE	58.02	\$9.52	0.16	\$0.00	NA	8.00	\$6.66	0.83	\$1.75	0.26	8.00	\$5.16	0.64	\$0.00	NA	74.02	\$21.34	0.29	\$1.75	0.08
HOME-OWNERS INSURANCE COMPANY	11965.99	\$741.06	0.06	\$367.48	0.50	1263.10	\$934.11	0.74	\$773.54	0.83	1333.74	\$267.60	0.20	\$349.56	1.31	14562.83	\$1,942.77	0.13	\$1,490.58	0.77
HORACE MANN INSURANCE COMPANY	2138.12	\$251.14	0.12	\$78.78	0.31	84.14	\$63.51	0.75	\$14.18	0.22	106.07	\$43.84	0.41	\$65.38	1.49	2328.33	\$358.48	0.15	\$158.33	0.44
INTEGON NATIONAL INSURANCE	203.23	\$19.25	0.09	\$0.00	NA	19.56	\$14.45	0.74	\$0.00	NA	21.55	\$5.20	0.24	\$2.24	0.43	244.34	\$38.89	0.16	\$2.24	0.06

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TERRITORY 36 Detroit Metropolitan Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY INSURANCE CORPORATION	0.00	(\$0.14)	NA	\$0.00	NA	0.00	(\$0.37)	NA	\$4.24	NA	0.00	(\$0.12)	NA	\$7.30	NA	0.00	(\$0.63)	NA	\$11.54	NA
LIBERTY MUTUAL FIRE INSURANCE	20607.24	\$3,816.59	0.19	\$1,496.81	0.39	4791.65	\$4,104.53	0.86	\$2,579.61	0.63	5043.13	\$1,880.52	0.37	\$1,470.12	0.78	30442.02	\$9,801.65	0.32	\$5,546.53	0.57
LUMBERMENS MUTUAL CASUALTY	177.90	\$25.91	0.15	\$42.08	1.62	31.71	\$29.48	0.93	\$31.13	1.06	31.71	\$8.35	0.26	(\$44.94)	NA	241.32	\$63.75	0.26	\$28.28	0.44
MEEMIC INSURANCE COMPANY	6556.55	\$681.23	0.10	\$273.18	0.40	1128.27	\$917.19	0.81	\$468.54	0.51	1160.07	\$335.39	0.29	\$183.01	0.55	8844.89	\$1,933.82	0.22	\$924.73	0.48
MEMBERSELECT INSURANCE COMPANY	1085.65	\$290.69	0.27	\$62.12	0.21	132.71	\$225.31	1.70	\$173.44	0.77	133.31	\$127.00	0.95	\$152.78	1.20	1351.67	\$643.00	0.48	\$388.34	0.60
MERASTAR INSURANCE COMPANY	59.86	\$14.97	0.25	\$0.00	NA	12.06	\$14.48	1.20	\$15.29	1.06	12.06	\$5.72	0.47	\$1.12	0.20	83.98	\$35.16	0.42	\$16.41	0.47
METROPOLITAN DIRECT PROPERTY AND	1163.15	\$74.01	0.06	\$21.11	0.29	163.46	\$64.58	0.40	\$53.24	0.82	173.89	\$24.51	0.14	\$14.80	0.60	1500.50	\$163.09	0.11	\$89.14	0.55
METROPOLITAN GROUP PROPERTY AND	13285.64	\$747.17	0.06	\$369.58	0.49	1946.13	\$926.12	0.48	\$600.64	0.65	2005.80	\$341.74	0.17	\$176.45	0.52	17237.57	\$2,015.04	0.12	\$1,146.67	0.57
METROPOLITAN PROPERTY AND CASUALTY	408.21	\$23.15	0.06	\$3.09	0.13	38.40	\$14.27	0.37	\$2.84	0.20	38.16	\$5.21	0.14	\$0.05	0.01	484.77	\$42.63	0.09	\$5.98	0.14
MIC GENERAL INSURANCE CORPORATION	2289.90	\$297.55	0.13	\$138.25	0.46	380.07	\$285.00	0.75	\$202.97	0.71	387.28	\$147.61	0.38	\$61.51	0.42	3057.25	\$730.15	0.24	\$402.73	0.55
MICHIGAN AUTOMOBILE INSURANCE	1304.03	\$315.75	0.24	\$29.54	0.09	135.38	\$210.09	1.55	\$97.33	0.46	139.83	\$86.18	0.62	\$88.63	1.03	1579.24	\$612.02	0.39	\$215.50	0.35

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MICHIGAN INSURANCE COMPANY	21.00	\$1.13	0.05	\$0.00	NA	1.00	\$0.40	0.40	\$0.00	NA	0.00	\$0.15	NA	\$0.00	NA	22.00	\$1.68	0.08	\$0.00	NA
MICHIGAN MILLERS MUTUAL	1089.98	\$105.30	0.10	\$69.98	0.66	113.50	\$95.66	0.84	\$88.68	0.93	121.34	\$36.34	0.30	\$27.16	0.75	1324.82	\$237.30	0.18	\$185.82	0.78
MID-CENTURY INSURANCE COMPANY	0.96	\$0.12	0.12	\$0.00	NA	0.16	\$0.39	2.46	\$0.00	NA	0.16	\$0.15	0.93	\$0.00	NA	1.28	\$0.66	0.51	\$0.00	NA
MODERN SERVICE INSURANCE	7094.89	\$1,385.01	0.20	\$1,205.36	0.87	98.31	\$155.23	1.58	\$165.29	1.06	104.57	\$122.85	1.17	\$209.87	1.71	7297.77	\$1,663.09	0.23	\$1,580.51	0.95
MUTUAL SERVICE CASUALTY	683.21	\$69.23	0.10	\$74.91	1.08	76.95	\$73.90	0.96	\$94.40	1.28	81.48	\$24.28	0.30	\$34.75	1.43	841.64	\$167.41	0.20	\$204.07	1.22
NATIONAL BEN- FRANKLIN INSURANCE	59.75	\$6.89	0.12	\$0.00	NA	11.58	\$9.33	0.81	\$1.66	0.18	11.58	\$5.59	0.48	\$1.19	0.21	82.91	\$21.81	0.26	\$2.85	0.13
NATIONAL GENERAL INSURANCE	179.15	\$33.53	0.19	\$1.06	0.03	38.62	\$25.06	0.65	\$40.68	1.62	41.61	\$14.99	0.36	\$22.87	1.53	259.38	\$73.58	0.28	\$64.61	0.88
NATIONWIDE INSURANCE COMPANY OF	1076.50	\$143.93	0.13	\$400.83	2.78	180.60	\$115.63	0.64	\$195.29	1.69	188.37	\$49.69	0.26	\$103.81	2.09	1445.47	\$309.25	0.21	\$699.93	2.26
NATIONWIDE MUTUAL FIRE INSURANCE	10278.92	\$1,780.90	0.17	\$1,490.50	0.84	1900.95	\$1,629.79	0.86	\$1,017.10	0.62	1962.02	\$849.85	0.43	\$827.15	0.97	14141.89	\$4,260.54	0.30	\$3,334.75	0.78
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.40	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.40	NA
NATIONWIDE PROPERTY AND CASUALTY	19.52	\$8.38	0.43	\$0.00	NA	3.63	\$6.90	1.90	\$0.00	NA	3.63	\$3.46	0.95	\$0.00	NA	26.78	\$18.74	0.70	\$0.00	NA

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NORTH POINTE INSURANCE COMPANY	2471.00	\$430.42	0.17	\$310.02	0.72	106.00	\$130.38	1.23	\$118.57	0.91	127.00	\$93.61	0.74	\$62.43	0.67	2704.00	\$654.41	0.24	\$491.02	0.75
NORTHERN INSURANCE COMPANY OF	109.09	\$15.71	0.14	\$1.67	0.11	20.21	\$22.58	1.12	\$8.54	0.38	21.16	\$8.23	0.39	\$9.29	1.13	150.46	\$46.52	0.31	\$19.51	0.42
PARTNERS MUTUAL INSURANCE	12.88	\$5.11	0.40	\$0.00	NA	3.68	\$2.24	0.61	\$0.00	NA	1.84	\$1.16	0.63	\$0.00	NA	18.40	\$8.51	0.46	\$0.00	NA
PHARMACISTS MUTUAL INSURANCE	127.16	\$12.77	0.10	\$0.00	NA	31.16	\$10.70	0.34	\$0.00	NA	12.84	\$5.82	0.45	\$26.60	4.57	171.16	\$29.29	0.17	\$26.60	0.91
PIONEER STATE MUTUAL INSURANCE	738.67	\$59.37	0.08	\$0.50	0.01	96.19	\$39.86	0.41	\$23.29	0.58	97.26	\$13.21	0.14	\$16.54	1.25	932.12	\$112.45	0.12	\$40.32	0.36
PROGRESSIVE MICHIGAN INSURANCE	22281.00	\$2,904.25	0.13	\$927.41	0.32	2652.00	\$2,457.92	0.93	\$1,153.40	0.47	2720.00	\$1,359.85	0.50	\$775.81	0.57	27653.00	\$6,722.02	0.24	\$2,856.62	0.42
QBE INSURANCE CORPORATION	3665.56	\$877.28	0.24	\$52.50	0.06	6.65	\$14.57	2.19	\$0.40	0.03	11.41	\$12.36	1.08	\$15.19	1.23	3683.62	\$904.21	0.25	\$68.09	0.08
SAFECO INSURANCE COMPANY OF	2467.66	\$295.63	0.12	\$184.51	0.62	437.77	\$320.89	0.73	\$341.45	1.06	501.21	\$204.43	0.41	\$128.89	0.63	3406.64	\$820.95	0.24	\$654.85	0.80
SAFECO INSURANCE COMPANY OF	18346.72	\$2,241.96	0.12	\$1,652.29	0.74	2617.88	\$1,922.67	0.73	\$1,062.13	0.55	2958.92	\$1,240.40	0.42	\$665.43	0.54	23923.52	\$5,405.04	0.23	\$3,379.85	0.63
SECURA INSURANCE, A MUTUAL	2208.96	\$286.26	0.13	\$47.58	0.17	281.79	\$252.12	0.89	\$159.62	0.63	294.89	\$110.40	0.37	\$41.19	0.37	2785.64	\$648.78	0.23	\$248.39	0.38
SOUTHERN MICHIGAN INSURANCE	780.28	\$105.69	0.14	\$53.10	0.50	14.40	\$21.33	1.48	\$26.98	1.26	14.88	\$16.93	1.14	\$18.85	1.11	809.56	\$143.95	0.18	\$98.93	0.69

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 36 Detroit Metropolitan Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STANDARD FIRE INSURANCE COMPANY, THE	116.46	\$7.86	0.07	\$0.00	NA	31.48	\$12.25	0.39	\$9.97	0.81	15.92	\$4.59	0.29	\$9.07	1.98	163.86	\$24.70	0.15	\$19.04	0.77
STATE AUTOMOBILE MUTUAL	132.26	\$16.91	0.13	\$0.00	NA	21.23	\$17.17	0.81	\$15.14	0.88	27.58	\$7.41	0.27	\$0.00	NA	181.07	\$41.49	0.23	\$15.14	0.36
STATE FARM FIRE AND CASUALTY	52.98	\$17.09	0.32	\$3.40	0.20	6.82	\$11.28	1.65	\$32.40	2.87	6.81	\$4.88	0.72	\$19.84	4.06	66.61	\$33.25	0.50	\$55.64	1.67
STATE FARM MUTUAL AUTOMOBILE	62936.21	\$7,494.09	0.12	\$8,629.53	1.15	8230.74	\$6,177.39	0.75	\$4,028.04	0.65	8619.31	\$3,667.75	0.43	\$2,375.32	0.65	79786.26	\$17,339.23	0.22	\$15,032.89	0.87
TEACHERS INSURANCE COMPANY	185.05	\$25.34	0.14	\$0.00	NA	3.00	\$2.24	0.75	\$1.00	0.45	3.00	\$1.46	0.49	\$0.00	NA	191.05	\$29.03	0.15	\$1.00	0.03
TITAN INDEMNITY COMPANY	111.13	\$17.34	0.16	\$0.00	NA	15.56	\$20.56	1.32	\$0.00	NA	15.28	\$7.67	0.50	\$5.63	0.73	141.97	\$45.57	0.32	\$5.63	0.12
TITAN INSURANCE COMPANY	64374.16	\$11,971.51	0.19	\$4,612.19	0.39	852.57	\$1,257.29	1.47	\$1,076.83	0.86	918.01	\$720.99	0.79	\$721.44	1.00	66144.74	\$13,949.79	0.21	\$6,410.46	0.46
TRANSPORT INSURANCE COMPANY	3.81	(\$0.11)	NA	\$0.00	NA	0.41	(\$0.36)	NA	\$1.84	NA	0.41	(\$0.33)	NA	(\$18.79)	NA	4.63	(\$0.80)	NA	(\$16.95)	NA
TRAVELERS INDEMNITY COMPANY OF	105.02	\$6.75	0.06	\$0.00	NA	20.75	\$8.44	0.41	\$18.62	2.21	14.53	\$2.80	0.19	\$0.53	0.19	140.30	\$17.99	0.13	\$19.15	1.06
TRUMBULL INSURANCE COMPANY	56.13	\$11.58	0.21	\$0.00	NA	3.24	\$4.05	1.25	\$0.00	NA	3.07	\$3.01	0.98	(\$1.77)	NA	62.44	\$18.64	0.30	(\$1.77)	NA
UNITED SERVICES AUTOMOBILE	3747.14	\$345.30	0.09	\$54.01	0.16	713.07	\$450.06	0.63	\$319.61	0.71	776.99	\$158.75	0.20	\$236.15	1.49	5237.20	\$954.11	0.18	\$609.76	0.64

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TERRITORY 36 Detroit Metropolitan Inner

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
UNITRIN DIRECT INSURANCE COMPANY	826.20	\$47.68	0.06	\$0.00	NA	82.58	\$28.91	0.35	\$0.00	NA	83.45	\$16.63	0.20	\$0.00	NA	992.23	\$93.21	0.09	\$0.00	NA
USAA CASUALTY INSURANCE	1777.91	\$186.72	0.11	\$78.72	0.42	340.15	\$254.07	0.75	\$188.72	0.74	350.70	\$94.35	0.27	\$53.09	0.56	2468.76	\$535.14	0.22	\$320.53	0.60
WEST AMERICAN INSURANCE	1868.11	\$257.32	0.14	\$143.19	0.56	288.64	\$252.03	0.87	\$203.53	0.81	308.51	\$119.28	0.39	\$147.49	1.24	2465.26	\$628.62	0.25	\$494.21	0.79
WESTFIELD INSURANCE COMPANY	453.31	\$42.19	0.09	\$0.43	0.01	50.41	\$39.00	0.77	\$25.86	0.66	50.58	\$26.27	0.52	\$3.67	0.14	554.30	\$107.45	0.19	\$29.96	0.28
WOLVERINE MUTUAL INSURANCE	17.77	\$1.66	0.09	\$0.00	NA	1.16	\$2.20	1.90	\$2.94	1.34	1.16	\$0.44	0.38	\$0.00	NA	20.09	\$4.30	0.21	\$2.94	0.68
Mean:	6114.08	\$826.67	0.1473	\$609.60	0.697	711.46	\$591.19	0.9486	\$388.61	0.7710	752.17	\$303.73	0.4819	\$230.42	0.9394	7306.66	\$1,682.78	0.249	\$1,199.94	0.6652
StDev:	14292.57	\$2,100.67	0.1022	\$1,678.88	0.7144	1845.17	\$1,539.26	0.4332	\$973.69	0.4674	1930.09	\$794.52	0.2613	\$599.28	0.8022	17465.52	\$4,208.32	0.1304	\$3,102.81	0.4134
Min:	0.00	(\$2.79)	0.0321	\$0.00	0.0018	0.00	(\$1.31)	0.3435	(\$1.18)	0.0018	0.00	(\$0.70)	0.1293	\$0.00	0.0096	0.00	(\$4.80)	0.0764	(\$16.95)	0.0008
Max:	68355.46	\$11,971.51	0.8488	\$8,629.53	3.1848	11107.12	\$9,530.59	2.4625	\$6,306.33	2.8719	11411.82	\$4,448.17	1.1748	\$3,905.36	4.573	90874.40	\$23,654.48	1.0125	\$15,121.84	2.2633

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 37 Detroit Metropolitan Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	2367.72	\$226.65	0.10	\$153.61	0.68	393.53	\$276.74	0.70	\$209.76	0.76	415.86	\$119.64	0.29	\$49.87	0.42	3177.11	\$623.03	0.20	\$413.24	0.66
ALLIED PROPERTY AND CASUALTY	1697.72	\$263.06	0.15	\$924.21	3.51	280.26	\$226.77	0.81	\$115.33	0.51	286.84	\$97.65	0.34	\$122.86	1.26	2264.82	\$587.48	0.26	\$1,162.39	1.98
ALLSTATE INSURANCE COMPANY	56443.62	\$6,506.13	0.12	\$6,167.35	0.95	6664.75	\$5,841.76	0.88	\$4,063.78	0.70	6941.47	\$3,902.93	0.56	\$2,624.98	0.67	70049.84	\$16,250.82	0.23	\$12,856.11	0.79
AMERICAN AND FOREIGN INSURANCE	15.00	\$2.01	0.13	\$0.00	NA	2.83	\$2.53	0.89	\$0.00	NA	2.83	\$1.21	0.43	\$0.00	NA	20.66	\$5.74	0.28	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	678.75	\$67.31	0.10	\$1.35	0.02	101.16	\$66.73	0.66	\$26.02	0.39	101.16	\$25.84	0.26	\$2.69	0.10	881.07	\$159.87	0.18	\$30.06	0.19
AMERICAN INTERNATIONAL INSURANCE	4550.36	\$531.18	0.12	\$796.61	1.50	727.50	\$521.88	0.72	\$475.94	0.91	761.78	\$299.89	0.39	\$235.54	0.79	6039.64	\$1,352.95	0.22	\$1,508.09	1.11
AMEX ASSURANCE COMPANY	3927.90	\$945.87	0.24	\$161.82	0.17	1118.54	\$816.18	0.73	\$652.17	0.80	1141.47	\$404.91	0.35	\$371.64	0.92	6187.91	\$2,166.96	0.35	\$1,185.63	0.55
AMICA MUTUAL INSURANCE COMPANY	1038.66	\$119.11	0.11	\$2.52	0.02	172.90	\$151.44	0.88	\$71.57	0.47	181.74	\$77.66	0.43	\$32.02	0.41	1393.30	\$348.20	0.25	\$106.11	0.30
AUTO CLUB GROUP INSURANCE	50276.13	\$6,508.07	0.13	\$4,072.21	0.63	8317.04	\$7,039.83	0.85	\$4,914.43	0.70	8620.40	\$3,296.31	0.38	\$3,624.60	1.10	67213.57	\$16,844.21	0.25	\$12,611.25	0.75
AUTO CLUB INSURANCE ASSOCIATION	41792.88	\$5,625.72	0.13	\$3,517.41	0.63	6453.04	\$5,344.75	0.83	\$3,062.72	0.57	6730.46	\$2,439.10	0.36	\$2,149.60	0.88	54976.38	\$13,409.57	0.24	\$8,729.73	0.65
AUTO-OWNERS INSURANCE COMPANY	19604.53	\$1,318.44	0.07	\$2,019.65	1.53	2073.71	\$1,599.49	0.77	\$1,569.30	0.98	2217.49	\$477.31	0.22	\$703.68	1.47	23895.73	\$3,395.25	0.14	\$4,292.64	1.26

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TERRITORY 37 Detroit Metropolitan Middle

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
BRISTOL WEST INSURANCE COMPANY	2305.85	\$326.50	0.14	\$74.69	0.23	197.97	\$273.48	1.38	\$67.00	0.24	204.23	\$162.84	0.80	\$21.87	0.13	2708.05	\$762.83	0.28	\$163.55	0.21
CINCINNATI INSURANCE COMPANY, THE	15.00	\$1.77	0.12	\$0.00	NA	2.00	\$2.96	1.48	\$0.00	NA	4.00	\$0.89	0.22	\$0.06	0.07	21.00	\$5.62	0.27	\$0.06	0.01
CITIZENS INSURANCE COMPANY OF	48335.34	\$4,816.44	0.10	\$3,064.18	0.64	5132.42	\$4,532.28	0.88	\$2,503.92	0.55	5551.54	\$1,546.15	0.28	\$1,160.63	0.75	59019.30	\$10,894.87	0.18	\$6,728.73	0.62
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$1.91)	NA	\$1.68	NA	0.17	(\$6.74)	NA	\$107.24	NA	0.00	(\$2.78)	NA	\$33.25	NA	0.17	(\$11.43)	NA	\$142.17	NA
DAIRYLAND INSURANCE COMPANY	399.55	\$83.32	0.21	\$14.83	0.18	14.22	\$23.06	1.62	\$43.40	1.88	15.33	\$14.40	0.94	\$11.92	0.83	429.10	\$120.77	0.28	\$70.15	0.58
EMCASCO INSURANCE COMPANY	98.86	\$8.51	0.09	\$0.00	NA	8.58	\$7.12	0.83	\$7.54	1.06	9.08	\$5.23	0.58	\$0.30	0.06	116.52	\$20.86	0.18	\$7.84	0.38
EMPLOYERS MUTUAL CASUALTY	194.71	\$17.22	0.09	\$0.00	NA	14.08	\$11.05	0.78	\$0.00	NA	14.58	\$9.39	0.64	\$5.01	0.53	223.37	\$37.66	0.17	\$5.01	0.13
FARMERS INSURANCE EXCHANGE	43928.38	\$5,031.07	0.11	\$3,305.85	0.66	3342.09	\$3,630.56	1.09	\$2,902.28	0.80	3649.98	\$1,921.55	0.53	\$1,863.30	0.97	50920.45	\$10,583.17	0.21	\$8,071.43	0.76
FEDERAL INSURANCE COMPANY	215.59	\$25.20	0.12	\$4.90	0.19	57.14	\$37.09	0.65	\$81.86	2.21	60.89	\$25.11	0.41	\$16.60	0.66	333.62	\$87.40	0.26	\$103.36	1.18
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.37)	NA	\$0.00	NA	3.67	\$1.57	0.43	\$1.91	1.21	3.34	\$0.59	0.18	\$22.00	37.16	7.01	\$1.80	0.26	\$23.90	13.30
FOUNDERS INSURANCE COMPANY	551.97	\$101.22	0.18	\$75.74	0.75	12.97	\$18.21	1.40	\$0.00	NA	13.16	\$12.68	0.96	\$6.05	0.48	578.10	\$132.11	0.23	\$81.78	0.62

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FOUNDERS INSURANCE COMPANY OF	1591.81	\$330.94	0.21	\$79.07	0.24	20.07	\$31.94	1.59	\$8.76	0.27	20.99	\$22.84	1.09	\$4.14	0.18	1632.87	\$385.72	0.24	\$91.97	0.24
FREMONT MUTUAL INSURANCE	290.17	\$12.83	0.04	\$0.50	0.04	22.79	\$15.68	0.69	\$9.53	0.61	22.79	\$5.21	0.23	\$4.34	0.83	335.75	\$33.72	0.10	\$14.37	0.43
GE PROPERTY & CASUALTY INSURANCE	1303.39	\$196.38	0.15	\$98.83	0.50	247.14	\$173.52	0.70	\$99.68	0.57	248.40	\$80.35	0.32	\$21.26	0.26	1798.93	\$450.25	0.25	\$219.76	0.49
GEICO INDEMNITY COMPANY	1625.05	\$382.93	0.24	\$173.17	0.45	190.33	\$159.06	0.84	\$137.82	0.87	203.47	\$134.97	0.66	\$131.28	0.97	2018.85	\$676.95	0.34	\$442.27	0.65
GLENS FALLS INSURANCE COMPANY, THE	224.59	\$37.59	0.17	\$21.03	0.56	142.50	\$78.72	0.55	\$37.16	0.47	158.17	\$42.20	0.27	\$1.49	0.04	525.26	\$158.50	0.30	\$59.67	0.38
GLOBE INDEMNITY COMPANY	28.00	\$1.86	0.07	\$0.00	NA	3.00	\$1.68	0.56	\$0.00	NA	3.00	\$0.84	0.28	\$0.00	NA	34.00	\$4.38	0.13	\$0.00	NA
GMAC INSURANCE COMPANY	6.00	\$0.82	0.14	\$0.00	NA	1.00	\$1.01	1.01	\$0.00	NA	1.00	\$0.14	0.14	\$0.00	NA	8.00	\$1.98	0.25	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$4.70)	NA	0.00	\$0.00	NA	(\$0.32)	NA	0.00	\$0.00	NA	(\$5.02)	NA
GRANGE INSURANCE COMPANY OF	21.96	\$2.26	0.10	\$0.00	NA	1.50	\$0.77	0.51	\$0.00	NA	2.08	\$0.75	0.36	\$0.00	NA	25.54	\$3.78	0.15	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	1290.85	\$159.64	0.12	\$7.00	0.04	188.99	\$116.32	0.62	\$61.00	0.52	201.16	\$64.31	0.32	\$85.17	1.32	1681.00	\$340.27	0.20	\$153.17	0.45
GREAT NORTHERN INSURANCE	532.21	\$62.00	0.12	\$20.56	0.33	166.24	\$116.45	0.70	\$75.62	0.65	169.42	\$80.13	0.47	\$2.87	0.04	867.87	\$258.59	0.30	\$99.05	0.38

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GUARANTY NATIONAL INSURANCE	1215.13	\$134.79	0.11	\$53.57	0.40	166.94	\$174.83	1.05	\$88.59	0.51	165.90	\$87.68	0.53	\$90.79	1.04	1547.97	\$397.30	0.26	\$232.94	0.59
HARLEYSVILLE LAKE STATES INSURANCE	4453.74	\$567.74	0.13	\$89.30	0.16	527.19	\$509.45	0.97	\$299.90	0.59	578.12	\$214.07	0.37	\$238.49	1.11	5559.05	\$1,291.26	0.23	\$627.70	0.49
HARTFORD ACCIDENT AND INDEMNITY	1843.32	\$232.42	0.13	\$103.48	0.45	342.51	\$228.73	0.67	\$164.19	0.72	353.13	\$105.39	0.30	\$138.19	1.31	2538.96	\$566.53	0.22	\$405.86	0.72
HARTFORD CASUALTY INSURANCE	272.22	\$34.01	0.12	\$0.00	NA	53.62	\$38.57	0.72	\$26.43	0.69	55.40	\$15.12	0.27	\$1.45	0.10	381.24	\$87.70	0.23	\$27.89	0.32
HARTFORD INSURANCE COMPANY OF	67540.75	\$7,042.16	0.10	\$4,852.70	0.69	11530.75	\$7,010.24	0.61	\$4,810.02	0.69	12487.96	\$2,793.26	0.22	\$1,892.77	0.68	91559.46	\$16,845.66	0.18	\$11,555.50	0.69
HARTFORD UNDERWRITERS INSURANCE	2707.31	\$299.38	0.11	\$118.62	0.40	428.48	\$273.42	0.64	\$383.86	1.40	441.72	\$110.46	0.25	\$134.77	1.22	3577.51	\$683.26	0.19	\$637.24	0.93
HASTINGS MUTUAL INSURANCE	252.78	\$34.19	0.14	\$0.00	NA	29.00	\$15.04	0.52	\$5.74	0.38	33.00	\$14.67	0.44	\$0.25	0.02	314.78	\$63.90	0.20	\$5.99	0.09
HOME-OWNERS INSURANCE COMPANY	11965.99	\$741.06	0.06	\$367.48	0.50	1263.10	\$934.11	0.74	\$773.54	0.83	1333.74	\$267.60	0.20	\$349.56	1.31	14562.83	\$1,942.77	0.13	\$1,490.58	0.77
HORACE MANN INSURANCE COMPANY	721.73	\$85.23	0.12	\$25.93	0.30	79.90	\$52.38	0.66	\$38.17	0.73	83.74	\$31.14	0.37	\$78.01	2.51	885.37	\$168.75	0.19	\$142.12	0.84
INTEGON NATIONAL INSURANCE	314.46	\$26.47	0.08	\$1.43	0.05	36.72	\$25.90	0.71	\$30.17	1.17	36.40	\$9.40	0.26	\$1.78	0.19	387.58	\$61.77	0.16	\$33.38	0.54
LIBERTY INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$5.28)	NA	0.00	\$0.00	NA	(\$5.28)	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 37 Detroit Metropolitan Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY MUTUAL FIRE INSURANCE	3502.71	\$660.34	0.19	\$285.78	0.43	835.71	\$695.90	0.83	\$349.55	0.50	867.77	\$320.99	0.37	\$185.74	0.58	5206.19	\$1,677.23	0.32	\$821.07	0.49
LUMBERMENS MUTUAL CASUALTY	105.36	\$9.48	0.09	\$33.79	3.56	18.26	\$11.04	0.60	\$34.06	3.08	20.10	\$4.36	0.22	\$51.30	11.76	143.72	\$24.89	0.17	\$119.15	4.79
MEEMIC INSURANCE COMPANY	11038.97	\$1,190.59	0.11	\$537.58	0.45	1875.27	\$1,557.22	0.83	\$807.61	0.52	1933.82	\$596.75	0.31	\$336.80	0.56	14848.06	\$3,344.57	0.23	\$1,681.99	0.50
MEMBERSELECT INSURANCE COMPANY	998.63	\$235.86	0.24	\$43.64	0.19	122.77	\$190.17	1.55	\$134.39	0.71	124.40	\$108.41	0.87	\$95.24	0.88	1245.80	\$534.43	0.43	\$273.27	0.51
MERASTAR INSURANCE COMPANY	8.00	\$2.13	0.27	\$0.00	NA	1.00	\$1.01	1.01	\$0.00	NA	1.00	\$0.27	0.27	\$0.00	NA	10.00	\$3.41	0.34	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	807.96	\$51.47	0.06	\$1.10	0.02	116.46	\$48.66	0.42	\$17.75	0.36	120.57	\$18.51	0.15	\$22.81	1.23	1044.99	\$118.64	0.11	\$41.67	0.35
METROPOLITAN GENERAL INSURANCE	37.00	\$2.93	0.08	\$0.00	NA	4.08	\$2.57	0.63	\$0.58	0.23	4.08	\$0.89	0.22	\$0.00	NA	45.16	\$6.39	0.14	\$0.58	0.09
METROPOLITAN GROUP PROPERTY AND	14095.95	\$740.41	0.05	\$466.58	0.63	2043.35	\$894.42	0.44	\$498.74	0.56	2104.21	\$317.48	0.15	\$195.54	0.62	18243.51	\$1,952.31	0.11	\$1,160.85	0.59
METROPOLITAN PROPERTY AND CASUALTY	228.03	\$12.54	0.06	\$0.00	NA	28.49	\$10.17	0.36	\$2.88	0.28	30.49	\$4.62	0.15	\$2.29	0.50	287.01	\$27.34	0.10	\$5.18	0.19
MIC GENERAL INSURANCE CORPORATION	2249.85	\$247.67	0.11	\$4.85	0.02	343.37	\$258.85	0.75	\$176.96	0.68	355.11	\$143.23	0.40	\$49.58	0.35	2948.33	\$649.75	0.22	\$231.40	0.36
MICHIGAN AUTOMOBILE INSURANCE	1056.45	\$253.08	0.24	\$47.78	0.19	104.64	\$167.04	1.60	\$109.49	0.66	106.81	\$64.97	0.61	\$57.48	0.88	1267.90	\$485.08	0.38	\$214.75	0.44

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 37 Detroit Metropolitan Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN INSURANCE COMPANY	1435.00	\$42.23	0.03	\$0.00	NA	151.00	\$41.77	0.28	\$24.38	0.58	115.00	\$13.93	0.12	\$28.81	2.07	1701.00	\$97.93	0.06	\$53.20	0.54
MICHIGAN MILLERS MUTUAL	765.78	\$73.41	0.10	\$30.71	0.42	96.34	\$83.48	0.87	\$76.16	0.91	102.00	\$29.64	0.29	\$12.55	0.42	964.12	\$186.53	0.19	\$119.42	0.64
MID-CENTURY INSURANCE COMPANY	24.00	\$1.87	0.08	\$0.00	NA	3.32	\$3.36	1.01	\$0.00	NA	3.41	\$1.42	0.42	\$0.00	NA	30.73	\$6.65	0.22	\$0.00	NA
MODERN SERVICE INSURANCE	2463.07	\$581.69	0.24	\$356.40	0.61	47.65	\$74.57	1.56	\$129.77	1.74	46.48	\$59.49	1.28	\$85.55	1.44	2557.20	\$715.75	0.28	\$571.72	0.80
MUTUAL SERVICE CASUALTY	1623.20	\$160.97	0.10	\$18.14	0.11	219.21	\$180.62	0.82	\$144.64	0.80	225.47	\$84.03	0.37	\$68.47	0.81	2067.88	\$425.62	0.21	\$231.25	0.54
NATIONAL BEN- FRANKLIN INSURANCE	50.40	\$5.01	0.10	\$0.50	0.10	38.75	\$12.44	0.32	\$11.18	0.90	28.99	\$6.18	0.21	\$0.00	NA	118.14	\$23.64	0.20	\$11.68	0.49
NATIONAL GENERAL INSURANCE	331.37	\$57.00	0.17	\$36.39	0.64	70.03	\$39.77	0.57	\$19.37	0.49	74.98	\$21.43	0.29	\$5.53	0.26	476.38	\$118.19	0.25	\$61.28	0.52
NATIONWIDE INSURANCE COMPANY OF	545.86	\$71.75	0.13	\$14.29	0.20	108.10	\$71.24	0.66	\$101.69	1.43	110.81	\$29.80	0.27	\$48.81	1.64	764.77	\$172.80	0.23	\$164.79	0.95
NATIONWIDE MUTUAL FIRE INSURANCE	5845.34	\$992.81	0.17	\$618.56	0.62	1051.14	\$870.81	0.83	\$508.21	0.58	1093.43	\$465.27	0.43	\$525.98	1.13	7989.91	\$2,328.89	0.29	\$1,652.75	0.71
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$5.13	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$5.13	NA
NATIONWIDE PROPERTY AND CASUALTY	9.50	\$4.05	0.43	\$0.00	NA	0.50	\$0.68	1.35	\$0.00	NA	0.50	\$0.09	0.18	\$0.00	NA	10.50	\$4.81	0.46	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 37 Detroit Metropolitan Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NORTH POINTE INSURANCE COMPANY	3569.00	\$710.38	0.20	\$1,282.19	1.80	155.00	\$191.08	1.23	\$214.70	1.12	167.00	\$125.94	0.75	\$132.03	1.05	3891.00	\$1,027.39	0.26	\$1,628.92	1.59
NORTHERN INSURANCE COMPANY OF	153.29	\$21.20	0.14	\$15.38	0.73	27.20	\$25.55	0.94	\$39.57	1.55	27.20	\$9.04	0.33	(\$0.52)	NA	207.69	\$55.79	0.27	\$54.43	0.98
PHARMACISTS MUTUAL INSURANCE	23.00	\$2.56	0.11	\$1.36	0.53	6.00	\$1.55	0.26	\$5.32	3.44	3.00	\$0.80	0.27	\$4.46	5.60	32.00	\$4.91	0.15	\$11.15	2.27
PIONEER STATE MUTUAL INSURANCE	463.14	\$36.90	0.08	\$4.00	0.11	66.21	\$33.10	0.50	\$9.30	0.28	66.21	\$10.15	0.15	\$27.21	2.68	595.56	\$80.16	0.13	\$40.50	0.51
PROGRESSIVE MICHIGAN INSURANCE	26103.00	\$3,237.50	0.12	\$1,183.23	0.37	3587.00	\$3,256.40	0.91	\$1,824.33	0.56	3679.00	\$1,697.59	0.46	\$1,100.98	0.65	33369.00	\$8,191.48	0.25	\$4,108.54	0.50
PRUDENTIAL GENERAL INSURANCE	358.72	\$51.44	0.14	\$38.12	0.74	50.14	\$50.65	1.01	\$23.82	0.47	49.73	\$24.89	0.50	\$9.74	0.39	458.59	\$126.98	0.28	\$71.67	0.56
PRUDENTIAL PROPERTY AND CASUALTY	12338.30	\$1,113.53	0.09	\$534.97	0.48	1676.36	\$1,133.85	0.68	\$617.07	0.54	1709.56	\$566.38	0.33	\$472.96	0.84	15724.22	\$2,813.76	0.18	\$1,624.99	0.58
QBE INSURANCE CORPORATION	877.55	\$254.78	0.29	\$21.67	0.09	2.50	\$5.73	2.29	\$0.00	NA	2.99	\$3.07	1.03	\$0.00	NA	883.04	\$263.58	0.30	\$21.67	0.08
SOUTHERN MICHIGAN INSURANCE	2467.98	\$315.79	0.13	\$31.04	0.10	44.36	\$65.82	1.48	\$46.62	0.71	44.26	\$53.13	1.20	\$29.25	0.55	2556.60	\$434.75	0.17	\$106.91	0.25
STANDARD FIRE INSURANCE COMPANY, THE	120.44	\$7.39	0.06	\$0.00	NA	23.98	\$6.09	0.25	\$39.72	6.53	11.98	\$1.92	0.16	\$3.47	1.81	156.40	\$15.40	0.10	\$43.20	2.81
STATE AUTOMOBILE MUTUAL	53.25	\$6.96	0.13	\$0.00	NA	8.00	\$7.85	0.98	\$0.65	0.08	11.00	\$3.29	0.30	\$0.00	NA	72.25	\$18.10	0.25	\$0.65	0.04

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 37 Detroit Metropolitan Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STATE FARM FIRE AND CASUALTY	41.46	\$13.31	0.32	\$0.00	NA	3.41	\$5.01	1.47	\$0.00	NA	3.25	\$2.08	0.64	\$0.00	NA	48.12	\$20.39	0.42	\$0.00	NA
STATE FARM MUTUAL AUTOMOBILE	43669.61	\$5,071.10	0.12	\$4,766.62	0.94	5946.44	\$4,457.48	0.75	\$2,915.01	0.65	6157.30	\$2,601.29	0.42	\$1,547.85	0.60	55773.35	\$12,129.87	0.22	\$9,229.48	0.76
TEACHERS INSURANCE COMPANY	7.15	\$0.83	0.12	\$0.00	NA	0.50	\$0.31	0.62	\$0.00	NA	0.50	\$0.17	0.35	\$0.00	NA	8.15	\$1.32	0.16	\$0.00	NA
TITAN INDEMNITY COMPANY	76.61	\$14.35	0.19	\$2.80	0.20	13.28	\$17.74	1.34	\$0.00	NA	13.28	\$5.98	0.45	\$18.27	3.06	103.17	\$38.07	0.37	\$21.07	0.55
TITAN INSURANCE COMPANY	13487.60	\$3,172.21	0.24	\$4,242.99	1.34	265.24	\$421.52	1.59	\$422.18	1.00	266.74	\$244.90	0.92	\$204.90	0.84	14019.58	\$3,838.63	0.27	\$4,870.06	1.27
TRANSPORT INSURANCE COMPANY	0.56	(\$0.20)	NA	\$12.77	NA	0.00	(\$0.33)	NA	(\$1.50)	NA	0.00	(\$0.23)	NA	(\$4.70)	NA	0.56	(\$0.76)	NA	\$6.57	NA
TRAVELERS INDEMNITY COMPANY OF	158.14	\$11.50	0.07	\$0.00	NA	26.06	\$9.36	0.36	\$3.81	0.41	18.66	\$3.29	0.18	\$3.90	1.18	202.86	\$24.15	0.12	\$7.71	0.32
TRUMBULL INSURANCE COMPANY	41.35	\$9.90	0.24	\$0.00	NA	0.16	(\$0.36)	NA	\$0.00	NA	0.16	\$0.15	0.93	\$0.94	6.33	41.67	\$9.69	0.23	\$0.94	0.10
UNITED SERVICES AUTOMOBILE	1567.33	\$140.49	0.09	\$30.18	0.21	286.89	\$178.59	0.62	\$157.30	0.88	302.48	\$63.02	0.21	\$57.25	0.91	2156.70	\$382.10	0.18	\$244.73	0.64
UNITRIN DIRECT INSURANCE COMPANY	1900.40	\$162.58	0.09	\$5.53	0.03	195.55	\$137.08	0.70	\$15.57	0.11	200.70	\$92.46	0.46	\$0.00	NA	2296.65	\$392.13	0.17	\$21.09	0.05
USAA CASUALTY INSURANCE	608.70	\$61.20	0.10	\$22.24	0.36	115.12	\$81.82	0.71	\$67.88	0.83	118.42	\$26.55	0.22	\$64.45	2.43	842.24	\$169.57	0.20	\$154.57	0.91

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 37 Detroit Metropolitan Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WEST AMERICAN INSURANCE	780.21	\$95.83	0.12	\$20.92	0.22	123.49	\$105.94	0.86	\$89.33	0.84	128.60	\$47.23	0.37	\$25.58	0.54	1032.30	\$249.00	0.24	\$135.83	0.55
WESTFIELD INSURANCE COMPANY	499.85	\$45.66	0.09	\$0.00	NA	57.01	\$44.87	0.79	\$56.63	1.26	60.10	\$26.17	0.44	\$4.74	0.18	616.96	\$116.71	0.19	\$61.38	0.53
Mean:	6129.07	\$722.55	0.1347	\$518.20	0.5456	792.04	\$627.29	0.8562	\$422.71	0.8957	831.90	\$301.35	0.4183	\$243.87	1.6789	7530.66	\$1,616.79	0.2261	\$1,160.11	0.8471
StDev:	14050.41	\$1,620.19	0.0667	\$1,269.08	0.6700	1964.78	\$1,514.77	0.3762	\$1,011.10	0.8938	2081.12	\$749.77	0.2554	\$613.49	4.6144	17778.22	\$3,818.15	0.0764	\$2,784.44	1.5945
Min:	0.00	(\$1.91)	0.0294	\$0.00	0.0196	0.00	(\$6.74)	0.2538	(\$4.70)	0.0823	0.00	(\$2.78)	0.1212	\$0.00	0.0168	0.00	(\$11.43)	0.0576	(\$5.28)	0.0107
Max:	67540.75	\$7,042.16	0.426	\$6,167.35	3.564	11530.75	\$7,039.83	2.2936	\$4,914.43	6.5260	12487.96	\$3,902.93	1.2799	\$3,624.60	37.155	91559.46	\$16,845.66	0.4585	\$12,856.11	13.302

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 38 Detroit Metropolitan Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	10471.37	\$927.23	0.09	\$733.06	0.79	1754.29	\$1,148.43	0.65	\$877.38	0.76	1829.03	\$535.15	0.29	\$479.35	0.90	14054.69	\$2,610.81	0.19	\$2,089.78	0.80
ALLIED PROPERTY AND CASUALTY	5339.96	\$754.74	0.14	\$191.69	0.25	958.69	\$726.16	0.76	\$462.51	0.64	1000.80	\$308.98	0.31	\$294.50	0.95	7299.45	\$1,789.89	0.25	\$948.69	0.53
ALLSTATE INSURANCE COMPANY	133244.13	\$12,436.83	0.09	\$12,606.75	1.01	17102.16	\$12,563.79	0.73	\$9,763.51	0.78	17884.63	\$7,945.70	0.44	\$6,021.35	0.76	168230.92	\$32,946.32	0.20	\$28,391.61	0.86
AMERICAN FELLOWSHIP MUTUAL	2400.30	\$201.57	0.08	\$35.57	0.18	370.34	\$191.66	0.52	\$135.95	0.71	370.34	\$67.99	0.18	\$54.40	0.80	3140.98	\$461.22	0.15	\$225.92	0.49
AMERICAN INSURANCE COMPANY, THE	2.62	(\$0.03)	NA	\$0.00	NA	0.82	(\$0.07)	NA	\$0.00	NA	0.63	(\$0.05)	NA	\$0.00	NA	4.07	(\$0.14)	NA	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	17064.27	\$1,767.41	0.10	\$2,198.90	1.24	2674.92	\$1,782.58	0.67	\$1,597.41	0.90	2840.47	\$1,089.26	0.38	\$910.49	0.84	22579.66	\$4,639.24	0.21	\$4,706.80	1.01
AMERICAN PROTECTION INSURANCE	61.68	\$6.18	0.10	\$0.00	NA	9.78	\$5.76	0.59	\$2.01	0.35	11.03	\$1.94	0.18	\$17.40	8.98	82.49	\$13.88	0.17	\$19.41	1.40
AMERICAN RELIABLE INSURANCE	8.00	\$0.12	0.02	\$0.00	NA	3.00	\$0.19	0.06	\$1.47	7.58	3.00	\$0.27	0.09	\$0.00	NA	14.00	\$0.59	0.04	\$1.47	2.51
AMEX ASSURANCE COMPANY	124.73	\$17.40	0.14	\$0.00	NA	37.81	\$17.92	0.47	\$4.33	0.24	37.81	\$7.11	0.19	\$27.15	3.82	200.35	\$42.42	0.21	\$31.47	0.74
AMICA MUTUAL INSURANCE COMPANY	2183.63	\$219.95	0.10	\$61.38	0.28	374.39	\$276.75	0.74	\$100.49	0.36	384.68	\$131.35	0.34	\$79.77	0.61	2942.70	\$628.05	0.21	\$241.63	0.38
AUTO CLUB GROUP INSURANCE	118555.79	\$12,060.94	0.10	\$14,596.12	1.21	19929.04	\$13,621.00	0.68	\$10,242.61	0.75	20677.05	\$6,179.64	0.30	\$8,239.79	1.33	159161.88	\$31,861.58	0.20	\$33,078.52	1.04

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 38 Detroit Metropolitan Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	106323.55	\$11,384.01	0.11	\$6,933.22	0.61	17143.79	\$11,415.70	0.67	\$7,594.45	0.67	17840.80	\$5,050.17	0.28	\$5,005.33	0.99	141308.14	\$27,849.88	0.20	\$19,533.00	0.70
AUTO-OWNERS INSURANCE COMPANY	42051.98	\$2,716.34	0.06	\$4,177.20	1.54	4457.35	\$3,365.91	0.76	\$2,729.50	0.81	4759.14	\$994.23	0.21	\$1,249.46	1.26	51268.47	\$7,076.47	0.14	\$8,156.16	1.15
BRISTOL WEST INSURANCE COMPANY	4312.10	\$437.96	0.10	\$204.98	0.47	441.97	\$489.33	1.11	\$218.79	0.45	449.14	\$241.66	0.54	\$135.98	0.56	5203.21	\$1,168.95	0.22	\$559.75	0.48
CINCINNATI INSURANCE COMPANY, THE	9575.77	\$468.93	0.05	\$232.89	0.50	1272.64	\$557.63	0.44	\$414.07	0.74	1352.75	\$210.32	0.16	\$108.51	0.52	12201.16	\$1,236.89	0.10	\$755.47	0.61
CITIZENS INSURANCE COMPANY OF	24239.12	\$1,478.40	0.06	\$683.24	0.46	2596.85	\$1,369.93	0.53	\$647.82	0.47	2773.89	\$474.84	0.17	\$274.11	0.58	29609.86	\$3,323.16	0.11	\$1,605.17	0.48
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$7.31)	NA	\$26.83	NA	0.00	(\$8.27)	NA	\$64.03	NA	0.00	(\$5.07)	NA	\$0.74	NA	0.00	(\$20.65)	NA	\$91.60	NA
DAIRYLAND INSURANCE COMPANY	1228.04	\$181.17	0.15	\$79.81	0.44	83.65	\$124.40	1.49	\$79.76	0.64	84.57	\$78.25	0.93	\$101.96	1.30	1396.26	\$383.81	0.27	\$261.53	0.68
EMCASCO INSURANCE COMPANY	675.50	\$51.15	0.08	\$0.00	NA	90.24	\$57.87	0.64	\$49.58	0.86	92.24	\$42.08	0.46	\$22.26	0.53	857.98	\$151.11	0.18	\$71.83	0.48
EMPLOYERS MUTUAL CASUALTY	352.30	\$24.77	0.07	\$0.00	NA	38.23	\$26.34	0.69	\$23.50	0.89	38.23	\$19.70	0.52	\$21.45	1.09	428.76	\$70.81	0.17	\$44.95	0.63
FARM BUREAU GENERAL INSURANCE	5885.60	\$328.60	0.06	\$169.82	0.52	529.60	\$373.67	0.71	\$240.04	0.64	542.20	\$235.24	0.43	\$144.26	0.61	6957.40	\$937.51	0.13	\$554.12	0.59
FARM BUREAU MUTUAL INSURANCE	43.50	\$2.02	0.05	\$0.00	NA	4.00	\$2.69	0.67	\$8.56	3.18	4.00	\$1.25	0.31	\$0.44	0.35	51.50	\$5.96	0.12	\$9.00	1.51

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TERRITORY 38 Detroit Metropolitan Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARMERS INSURANCE EXCHANGE	29006.94	\$2,911.99	0.10	\$7,594.37	2.61	3092.94	\$3,210.77	1.04	\$3,611.84	1.12	3251.56	\$1,531.85	0.47	\$2,368.32	1.55	35351.44	\$7,654.62	0.22	\$13,574.52	1.77
FEDERAL INSURANCE COMPANY	310.50	\$32.67	0.11	\$12.37	0.38	91.10	\$57.63	0.63	\$78.28	1.36	98.19	\$38.74	0.39	\$20.42	0.53	499.79	\$129.04	0.26	\$111.06	0.86
FIDELITY AND CASUALTY COMPANY OF	0.32	(\$0.05)	NA	\$0.00	NA	0.08	(\$0.64)	NA	\$0.00	NA	0.08	(\$0.34)	NA	\$0.00	NA	0.48	(\$1.02)	NA	\$0.00	NA
FOUNDERS INSURANCE COMPANY	3000.16	\$461.36	0.15	\$86.57	0.19	131.46	\$153.71	1.17	\$183.46	1.19	133.06	\$87.15	0.65	\$119.61	1.37	3264.68	\$702.22	0.22	\$389.64	0.55
FOUNDERS INSURANCE COMPANY OF	5719.64	\$1,051.09	0.18	\$150.84	0.14	217.15	\$311.65	1.44	\$127.59	0.41	219.41	\$180.07	0.82	\$57.23	0.32	6156.20	\$1,542.81	0.25	\$335.66	0.22
FRANKENMUTH MUTUAL INSURANCE	173.00	\$14.30	0.08	\$0.00	NA	22.00	\$15.06	0.68	\$0.00	NA	25.00	\$5.17	0.21	\$0.51	0.10	220.00	\$34.53	0.16	\$0.51	0.01
FREMONT MUTUAL INSURANCE	21.39	\$1.20	0.06	\$0.00	NA	0.58	\$0.47	0.81	\$0.00	NA	0.58	\$0.15	0.25	\$0.00	NA	22.55	\$1.81	0.08	\$0.00	NA
GE PROPERTY & CASUALTY INSURANCE	220.91	\$35.90	0.16	\$3.10	0.09	48.97	\$34.20	0.70	\$45.23	1.32	46.74	\$15.64	0.33	\$28.11	1.80	316.62	\$85.74	0.27	\$76.43	0.89
GEICO INDEMNITY COMPANY	2324.53	\$492.08	0.21	\$365.62	0.74	332.19	\$271.99	0.82	\$374.93	1.38	350.46	\$202.99	0.58	\$203.17	1.00	3007.18	\$967.06	0.32	\$943.72	0.98
GLENS FALLS INSURANCE COMPANY, THE	828.25	\$91.94	0.11	\$73.70	0.80	118.00	\$88.88	0.75	\$18.59	0.21	130.84	\$57.75	0.44	\$4.34	0.08	1077.09	\$238.57	0.22	\$96.63	0.41
GLOBE INDEMNITY COMPANY	5.99	\$0.56	0.09	\$0.00	NA	1.33	\$0.96	0.72	\$0.95	0.99	1.33	\$0.64	0.48	(\$0.57)	NA	8.65	\$2.17	0.25	\$0.38	0.18

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GMAC INSURANCE COMPANY	33.00	\$3.22	0.10	\$0.00	NA	4.50	\$2.57	0.57	\$0.00	NA	4.50	\$1.35	0.30	\$1.50	1.11	42.00	\$7.15	0.17	\$1.50	0.21
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$4.18)	NA	0.00	\$0.00	NA	(\$5.90)	NA	0.00	\$0.00	NA	(\$10.08)	NA
GRANGE INSURANCE COMPANY OF	66.48	\$5.73	0.09	\$0.00	NA	10.33	\$5.14	0.50	\$0.00	NA	10.33	\$2.57	0.25	\$1.97	0.77	87.14	\$13.43	0.15	\$1.97	0.15
GREAT AMERICAN INSURANCE	2456.21	\$311.06	0.13	\$104.32	0.34	524.57	\$291.25	0.56	\$279.73	0.96	624.21	\$166.55	0.27	\$91.44	0.55	3604.99	\$768.86	0.21	\$475.49	0.62
GREAT LAKES CASUALTY INSURANCE	74.36	\$8.36	0.11	\$0.00	NA	12.63	\$13.20	1.05	(\$1.30)	NA	14.13	\$3.36	0.24	\$13.40	3.98	101.12	\$24.92	0.25	\$12.10	0.49
GREAT NORTHERN INSURANCE	32.52	\$4.08	0.13	\$0.00	NA	12.00	\$6.22	0.52	\$1.93	0.31	10.11	\$3.84	0.38	\$3.52	0.92	54.63	\$14.13	0.26	\$5.45	0.39
GUARANTY NATIONAL INSURANCE	3774.71	\$352.86	0.09	\$410.71	1.16	445.71	\$431.19	0.97	\$491.81	1.14	442.47	\$211.64	0.48	\$348.63	1.65	4662.89	\$995.69	0.21	\$1,251.15	1.26
HARLEYSVILLE LAKE STATES INSURANCE	5582.64	\$787.49	0.14	\$563.49	0.72	608.01	\$646.68	1.06	\$347.65	0.54	696.86	\$267.85	0.38	\$341.82	1.28	6887.51	\$1,702.02	0.25	\$1,252.95	0.74
HARTFORD ACCIDENT AND INDEMNITY	14378.54	\$1,710.81	0.12	\$1,151.33	0.67	2810.86	\$1,896.57	0.67	\$1,380.49	0.73	2889.10	\$880.88	0.30	\$544.30	0.62	20078.50	\$4,488.26	0.22	\$3,076.13	0.69
HARTFORD CASUALTY INSURANCE	174.11	\$21.43	0.12	\$3.48	0.16	32.51	\$19.92	0.61	\$26.10	1.31	32.85	\$7.25	0.22	\$0.08	0.01	239.47	\$48.60	0.20	\$29.66	0.61
HARTFORD INSURANCE COMPANY OF	56514.01	\$5,450.95	0.10	\$4,452.03	0.82	10052.18	\$5,756.74	0.57	\$3,521.75	0.61	10828.13	\$2,271.63	0.21	\$1,237.16	0.54	77394.32	\$13,479.32	0.17	\$9,210.94	0.68

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HARTFORD UNDERWRITERS INSURANCE	2293.58	\$243.88	0.11	\$103.31	0.42	373.31	\$239.66	0.64	\$226.77	0.95	387.53	\$92.87	0.24	\$261.10	2.81	3054.42	\$576.41	0.19	\$591.17	1.03
HASTINGS MUTUAL INSURANCE	223.59	\$31.49	0.14	\$0.00	NA	22.00	\$12.59	0.57	\$6.32	0.50	23.50	\$9.07	0.39	\$3.47	0.38	269.09	\$53.15	0.20	\$9.78	0.18
HOME-OWNERS INSURANCE COMPANY	24329.59	\$1,438.77	0.06	\$944.14	0.66	2600.10	\$1,832.67	0.70	\$1,360.32	0.74	2732.09	\$518.71	0.19	\$671.08	1.29	29661.78	\$3,790.14	0.13	\$2,975.54	0.79
HORACE MANN INSURANCE COMPANY	975.50	\$122.60	0.13	\$25.76	0.21	88.90	\$67.74	0.76	\$36.04	0.53	94.73	\$41.60	0.44	\$40.33	0.97	1159.13	\$231.94	0.20	\$102.13	0.44
INTEGON NATIONAL INSURANCE	303.13	\$27.52	0.09	\$0.76	0.03	37.72	\$26.75	0.71	\$10.92	0.41	39.81	\$9.07	0.23	\$7.56	0.83	380.66	\$63.34	0.17	\$19.24	0.30
LIBERTY MUTUAL FIRE INSURANCE	3579.07	\$436.20	0.12	\$274.92	0.63	849.88	\$517.60	0.61	\$442.42	0.85	882.71	\$213.20	0.24	\$165.25	0.78	5311.66	\$1,167.01	0.22	\$882.59	0.76
LUMBERMENS MUTUAL CASUALTY	246.17	\$31.43	0.13	\$92.38	2.94	40.30	\$31.36	0.78	\$9.66	0.31	44.71	\$10.07	0.23	(\$67.38)	NA	331.18	\$72.86	0.22	\$34.66	0.48
MARYLAND CASUALTY COMPANY	16.10	\$1.07	0.07	\$0.00	NA	0.90	\$0.65	0.72	\$0.00	NA	1.42	\$0.71	0.50	\$0.00	NA	18.42	\$2.43	0.13	\$0.00	NA
MEEMIC INSURANCE COMPANY	9889.36	\$816.19	0.08	\$604.96	0.74	1677.44	\$980.23	0.58	\$936.66	0.96	1730.31	\$363.99	0.21	\$416.12	1.14	13297.11	\$2,160.41	0.16	\$1,957.73	0.91
MEMBERSELECT INSURANCE COMPANY	2675.21	\$498.20	0.19	\$513.37	1.03	343.88	\$431.37	1.25	\$412.05	0.96	367.63	\$261.10	0.71	\$396.11	1.52	3386.72	\$1,190.67	0.35	\$1,321.53	1.11
MERASTAR INSURANCE COMPANY	35.64	\$5.82	0.16	\$0.00	NA	6.68	\$5.48	0.82	\$0.00	NA	6.68	\$1.87	0.28	\$0.00	NA	49.00	\$13.16	0.27	\$0.00	NA

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN DIRECT PROPERTY AND	481.95	\$31.75	0.07	\$0.00	NA	63.89	\$26.84	0.42	\$10.08	0.38	70.73	\$10.62	0.15	\$7.89	0.74	616.57	\$69.21	0.11	\$17.97	0.26
METROPOLITAN GENERAL INSURANCE	48.00	\$3.20	0.07	\$0.00	NA	8.00	\$3.31	0.41	\$0.00	NA	8.00	\$0.99	0.12	\$0.06	0.06	64.00	\$7.50	0.12	\$0.06	0.01
METROPOLITAN GROUP PROPERTY AND	16848.06	\$810.90	0.05	\$521.41	0.64	2511.19	\$950.20	0.38	\$540.96	0.57	2611.97	\$338.89	0.13	\$126.20	0.37	21971.22	\$2,099.99	0.10	\$1,188.57	0.57
METROPOLITAN PROPERTY AND CASUALTY	155.28	\$11.93	0.08	\$0.00	NA	25.82	\$9.72	0.38	\$0.77	0.08	25.82	\$3.28	0.13	\$1.41	0.43	206.92	\$24.93	0.12	\$2.18	0.09
MIC GENERAL INSURANCE CORPORATION	9926.42	\$1,316.45	0.13	\$1,164.80	0.88	1708.46	\$1,319.75	0.77	\$991.20	0.75	1766.19	\$386.64	0.22	\$383.97	0.99	13401.07	\$3,022.83	0.23	\$2,539.98	0.84
MICHIGAN AUTOMOBILE INSURANCE	3413.11	\$649.78	0.19	\$119.74	0.18	368.38	\$488.23	1.33	\$170.94	0.35	375.07	\$177.99	0.47	\$285.67	1.60	4156.56	\$1,316.00	0.32	\$576.35	0.44
MICHIGAN INSURANCE COMPANY	12093.00	\$190.27	0.02	\$38.04	0.20	1381.00	\$221.15	0.16	\$122.65	0.55	1053.00	\$74.83	0.07	\$32.70	0.44	14527.00	\$486.26	0.03	\$193.39	0.40
MICHIGAN MILLERS MUTUAL	2084.18	\$186.27	0.09	\$149.69	0.80	238.99	\$180.96	0.76	\$155.33	0.86	249.70	\$66.90	0.27	\$32.66	0.49	2572.87	\$434.13	0.17	\$337.69	0.78
MID-CENTURY INSURANCE COMPANY	54.83	\$0.96	0.02	\$1.08	1.13	8.57	\$2.74	0.32	(\$22.42)	NA	9.16	\$1.57	0.17	\$0.11	0.07	72.56	\$5.28	0.07	(\$21.23)	NA
MODERN SERVICE INSURANCE	3532.89	\$674.01	0.19	\$352.86	0.52	37.88	\$52.35	1.38	\$112.70	2.15	37.98	\$37.90	1.00	\$96.92	2.56	3608.75	\$764.26	0.21	\$562.48	0.74
MUTUAL SERVICE CASUALTY	845.72	\$87.75	0.10	\$46.31	0.53	116.30	\$102.17	0.88	\$104.28	1.02	116.39	\$48.18	0.41	(\$3.82)	NA	1078.41	\$238.10	0.22	\$146.77	0.62

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NATIONAL BEN-FRANKLIN INSURANCE	209.76	\$20.23	0.10	\$3.84	0.19	27.75	\$17.76	0.64	\$26.05	1.47	31.50	\$11.36	0.36	\$1.39	0.12	269.01	\$49.35	0.18	\$31.28	0.63
NATIONAL GENERAL INSURANCE	875.80	\$156.63	0.18	\$45.86	0.29	170.32	\$118.39	0.70	\$74.09	0.63	181.80	\$56.05	0.31	\$50.42	0.90	1227.92	\$331.07	0.27	\$170.36	0.51
NATIONWIDE INSURANCE COMPANY OF	1674.00	\$215.82	0.13	\$427.89	1.98	332.45	\$209.78	0.63	\$262.34	1.25	346.37	\$95.71	0.28	\$227.32	2.38	2352.82	\$521.31	0.22	\$917.55	1.76
NATIONWIDE MUTUAL FIRE INSURANCE	12215.94	\$1,897.01	0.16	\$1,084.78	0.57	2188.76	\$1,712.75	0.78	\$1,310.41	0.77	2266.73	\$903.65	0.40	\$968.52	1.07	16671.43	\$4,513.41	0.27	\$3,363.71	0.75
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.78	NA	0.00	\$0.00	NA	\$1.08	NA	0.00	\$0.00	NA	\$1.85	NA
NATIONWIDE PROPERTY AND CASUALTY	18.96	\$6.86	0.36	\$0.00	NA	3.11	\$4.88	1.57	\$0.00	NA	3.11	\$1.86	0.60	\$0.00	NA	25.18	\$13.61	0.54	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	9809.00	\$1,539.27	0.16	\$800.35	0.52	311.00	\$425.61	1.37	\$238.68	0.56	377.00	\$277.98	0.74	\$219.53	0.79	10497.00	\$2,242.86	0.21	\$1,258.56	0.56
NORTHERN INSURANCE COMPANY OF	273.73	\$26.42	0.10	\$0.00	NA	49.26	\$34.35	0.70	\$46.11	1.34	50.23	\$12.87	0.26	\$51.23	3.98	373.22	\$73.64	0.20	\$97.34	1.32
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.25	NA	0.00	\$0.00	NA	\$0.71	NA	0.00	\$0.00	NA	\$0.96	NA
PARTNERS MUTUAL INSURANCE	25.26	\$2.09	0.08	\$0.00	NA	1.74	\$0.89	0.51	\$0.34	0.38	1.74	\$0.42	0.24	\$0.00	NA	28.74	\$3.41	0.12	\$0.34	0.10
PHARMACISTS MUTUAL INSURANCE	61.09	\$5.11	0.08	\$0.00	NA	20.08	\$6.25	0.31	\$0.00	NA	10.00	\$4.24	0.42	\$0.00	NA	91.17	\$15.60	0.17	\$0.00	NA

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PIONEER STATE MUTUAL INSURANCE	710.94	\$58.07	0.08	\$0.00	NA	98.13	\$40.81	0.42	\$15.27	0.37	102.96	\$13.73	0.13	\$48.10	3.50	912.03	\$112.62	0.12	\$63.37	0.56
PROGRESSIVE MICHIGAN INSURANCE	1569.00	\$243.30	0.16	\$125.04	0.51	242.00	\$212.46	0.88	\$73.68	0.35	251.00	\$79.49	0.32	\$31.08	0.39	2062.00	\$535.25	0.26	\$229.80	0.43
QBE INSURANCE CORPORATION	1424.74	\$350.41	0.25	\$50.42	0.14	2.33	\$3.74	1.61	\$6.76	1.81	2.33	\$1.94	0.83	\$0.00	NA	1429.40	\$356.09	0.25	\$57.17	0.16
RESPONSE WORLDWIDE INSURANCE	144.73	\$11.17	0.08	\$15.96	1.43	14.57	\$10.75	0.74	\$23.79	2.21	17.17	\$8.58	0.50	\$11.38	1.33	176.47	\$30.50	0.17	\$51.13	1.68
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.82	NA	0.00	\$0.00	NA	\$0.82	NA
SECURA INSURANCE, A MUTUAL	0.00	\$0.00	NA	\$1.40	NA	0.00	\$0.00	NA	(\$1.49)	NA	0.00	\$0.00	NA	(\$0.45)	NA	0.00	\$0.00	NA	(\$0.53)	NA
SOUTHERN MICHIGAN INSURANCE	3457.22	\$383.04	0.11	\$90.61	0.24	80.98	\$123.70	1.53	\$148.33	1.20	79.64	\$97.84	1.23	\$45.85	0.47	3617.84	\$604.57	0.17	\$284.79	0.47
STANDARD FIRE INSURANCE COMPANY, THE	7.44	\$0.35	0.05	\$0.00	NA	1.48	\$0.33	0.22	\$0.00	NA	1.03	\$0.16	0.16	\$0.00	NA	9.95	\$0.84	0.08	\$0.00	NA
STATE AUTOMOBILE MUTUAL	131.60	\$20.18	0.15	\$0.00	NA	19.67	\$21.11	1.07	\$12.31	0.58	21.57	\$7.93	0.37	\$2.79	0.35	172.84	\$49.21	0.28	\$15.10	0.31
STATE FARM FIRE AND CASUALTY	112.50	\$18.21	0.16	\$0.50	0.03	13.65	\$15.64	1.15	\$8.80	0.56	14.16	\$5.12	0.36	\$14.87	2.91	140.31	\$38.97	0.28	\$24.18	0.62
STATE FARM MUTUAL AUTOMOBILE	109666.63	\$9,850.59	0.09	\$6,513.32	0.66	13944.52	\$8,466.85	0.61	\$6,172.42	0.73	14616.47	\$4,230.87	0.29	\$3,716.23	0.88	138227.62	\$22,548.31	0.16	\$16,401.97	0.73

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 38 Detroit Metropolitan Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TEACHERS INSURANCE COMPANY	22.40	\$2.80	0.12	\$0.00	NA	3.58	\$3.12	0.87	\$1.27	0.41	3.58	\$1.58	0.44	\$0.06	0.04	29.56	\$7.50	0.25	\$1.33	0.18
TITAN INDEMNITY COMPANY	57.84	\$11.54	0.20	\$43.50	3.77	8.54	\$11.11	1.30	\$11.63	1.05	8.54	\$4.80	0.56	\$0.40	0.08	74.92	\$27.45	0.37	\$55.53	2.02
TITAN INSURANCE COMPANY	21628.14	\$4,090.63	0.19	\$2,573.25	0.63	479.43	\$687.44	1.43	\$707.62	1.03	499.77	\$405.84	0.81	\$474.54	1.17	22607.34	\$5,183.91	0.23	\$3,755.40	0.72
TRANSPORT INSURANCE COMPANY	2.38	\$0.20	0.09	\$0.00	NA	0.41	\$1.05	2.55	\$6.56	6.28	0.41	\$0.77	1.87	(\$10.24)	NA	3.20	\$2.01	0.63	(\$3.67)	NA
TRAVELERS INDEMNITY COMPANY OF	72.96	\$4.15	0.06	\$0.00	NA	8.74	\$4.25	0.49	\$0.00	NA	8.74	\$1.47	0.17	\$11.28	7.69	90.44	\$9.87	0.11	\$11.28	1.14
TRUMBULL INSURANCE COMPANY	46.05	\$8.95	0.19	\$1.48	0.17	1.32	\$1.47	1.11	\$0.00	NA	1.16	\$1.24	1.07	\$0.55	0.44	48.53	\$11.65	0.24	\$2.02	0.17
UNITED SERVICES AUTOMOBILE	5068.13	\$447.34	0.09	\$93.09	0.21	1025.69	\$577.66	0.56	\$528.62	0.92	1092.29	\$204.92	0.19	\$315.69	1.54	7186.11	\$1,229.92	0.17	\$937.40	0.76
UNITRIN DIRECT INSURANCE COMPANY	1481.31	\$156.11	0.11	\$22.96	0.15	221.45	\$126.05	0.57	\$147.23	1.17	224.18	\$82.27	0.37	\$4.39	0.05	1926.94	\$364.42	0.19	\$174.59	0.48
UNITRIN DIRECT PROPERTY & CASUALTY	441.05	\$50.81	0.12	\$0.00	NA	78.78	\$49.60	0.63	\$18.97	0.38	176.15	\$19.44	0.11	\$0.00	NA	695.98	\$119.85	0.17	\$18.97	0.16
USAA CASUALTY INSURANCE	2496.04	\$227.53	0.09	\$24.23	0.11	500.92	\$309.50	0.62	\$260.10	0.84	523.06	\$116.29	0.22	\$137.33	1.18	3520.02	\$653.32	0.19	\$421.66	0.65
WARNER INSURANCE COMPANY	2.96	\$0.04	0.01	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.96	\$0.04	0.01	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 38 Detroit Metropolitan Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WEST AMERICAN INSURANCE	1566.74	\$186.67	0.12	\$101.85	0.55	252.88	\$212.82	0.84	\$151.34	0.71	261.57	\$96.87	0.37	\$1.88	0.02	2081.19	\$496.35	0.24	\$255.07	0.51
WESTFIELD INSURANCE COMPANY	1380.93	\$126.85	0.09	\$6.76	0.05	156.00	\$120.43	0.77	\$66.72	0.55	161.82	\$56.40	0.35	\$46.94	0.83	1698.75	\$303.68	0.18	\$120.42	0.40
Mean:	9067.50	\$896.31	0.1111	\$772.00	0.6785	1224.36	\$831.90	0.7818	\$623.12	0.9803	1267.58	\$390.18	0.3857	\$377.99	1.2118	11163.54	\$2,062.56	0.2008	\$1,726.46	0.6819
StDev:	24259.17	\$2,365.49	0.0529	\$2,326.68	0.6899	3525.43	\$2,381.70	0.3702	\$1,762.95	1.0911	3667.67	\$1,201.79	0.2713	\$1,197.04	1.4696	30893.23	\$5,844.20	0.0874	\$5,180.99	0.4547
Min:	0.00	(\$7.31)	0.0122	\$0.00	0.0275	0.00	(\$8.27)	0.0647	(\$22.42)	0.0791	0.00	(\$5.07)	0.0711	\$0.00	0.0106	0.00	(\$20.65)	0.0122	(\$21.23)	0.008
Max:	133244.13	\$12,436.83	0.3619	\$14,596.12	3.77	19929.04	\$13,621.00	2.5512	\$10,242.61	7.5773	20677.05	\$7,945.70	1.8659	\$8,239.79	8.9783	168230.92	\$32,946.32	0.6294	\$33,078.52	2.5085

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	26536.23	\$1,844.00	0.07	\$1,254.85	0.68	4659.75	\$2,479.03	0.53	\$2,099.21	0.85	4863.96	\$1,147.45	0.24	\$750.33	0.65	36059.94	\$5,470.48	0.15	\$4,104.39	0.75
ALLIED PROPERTY AND CASUALTY	10193.41	\$1,204.20	0.12	\$1,150.86	0.96	1750.86	\$1,143.04	0.65	\$570.87	0.50	1810.83	\$476.51	0.26	\$357.50	0.75	13755.10	\$2,823.75	0.21	\$2,079.22	0.74
ALLSTATE INSURANCE COMPANY	322967.64	\$26,036.74	0.08	\$36,081.93	1.39	40458.68	\$26,470.70	0.65	\$19,064.94	0.72	42668.80	\$14,937.86	0.35	\$9,758.99	0.65	406095.12	\$67,445.31	0.17	\$64,905.86	0.96
AMERICAN AND FOREIGN INSURANCE	12.00	\$0.38	0.03	\$0.00	NA	2.00	\$0.69	0.35	\$0.00	NA	2.00	\$0.26	0.13	\$0.00	NA	16.00	\$1.34	0.08	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	10092.15	\$792.76	0.08	\$215.92	0.27	1557.68	\$677.01	0.43	\$647.37	0.96	1557.75	\$203.85	0.13	\$310.87	1.52	13207.58	\$1,673.62	0.13	\$1,174.15	0.70
AMERICAN INSURANCE COMPANY, THE	42.88	\$2.85	0.07	\$0.00	NA	11.30	\$5.10	0.45	\$1.13	0.22	11.87	\$2.46	0.21	\$0.00	NA	66.05	\$10.42	0.16	\$1.13	0.11
AMERICAN INTERNATIONAL INSURANCE	39250.74	\$3,321.83	0.08	\$4,284.36	1.29	6601.25	\$3,932.30	0.60	\$3,666.67	0.93	6930.98	\$2,135.40	0.31	\$1,529.73	0.72	52782.97	\$9,389.52	0.18	\$9,480.76	1.01
AMEX ASSURANCE COMPANY	9190.14	\$1,596.55	0.17	\$1,974.50	1.24	2716.22	\$1,541.04	0.57	\$1,365.70	0.89	2781.89	\$665.04	0.24	\$737.26	1.11	14688.25	\$3,802.62	0.26	\$4,077.46	1.07
AMICA MUTUAL INSURANCE COMPANY	5091.46	\$498.87	0.10	\$367.46	0.74	854.93	\$614.37	0.72	\$349.43	0.57	887.88	\$246.85	0.28	\$99.44	0.40	6834.27	\$1,360.09	0.20	\$816.32	0.60
ARGONAUT INSURANCE COMPANY	115.06	\$19.26	0.17	\$15.50	0.80	13.66	\$13.56	0.99	\$9.93	0.73	13.57	\$5.18	0.38	\$18.38	3.55	142.29	\$38.00	0.27	\$43.81	1.15
AUTO CLUB GROUP INSURANCE	398195.78	\$34,409.82	0.09	\$17,626.14	0.51	66686.54	\$36,337.69	0.54	\$23,511.98	0.65	69445.80	\$13,174.52	0.19	\$10,479.95	0.80	534328.12	\$83,922.03	0.16	\$51,618.06	0.62

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	163246.54	\$15,905.96	0.10	\$7,789.17	0.49	25147.87	\$14,428.15	0.57	\$8,357.95	0.58	26416.39	\$5,416.95	0.21	\$3,755.07	0.69	214810.80	\$35,751.07	0.17	\$19,902.19	0.56
AUTO-OWNERS INSURANCE COMPANY	89042.55	\$3,870.43	0.04	\$2,401.18	0.62	9389.80	\$4,456.45	0.47	\$2,541.19	0.57	10173.15	\$1,408.81	0.14	\$740.06	0.53	108605.50	\$9,735.70	0.09	\$5,682.43	0.58
CINCINNATI INSURANCE COMPANY, THE	1917.86	\$179.25	0.09	\$16.93	0.09	247.20	\$101.99	0.41	\$72.65	0.71	264.88	\$38.56	0.15	\$13.41	0.35	2429.94	\$319.79	0.13	\$102.98	0.32
CITIZENS INSURANCE COMPANY OF	220522.60	\$11,511.85	0.05	\$7,298.06	0.63	25422.34	\$10,902.78	0.43	\$6,918.65	0.63	26802.13	\$3,867.21	0.14	\$2,037.29	0.53	272747.07	\$26,281.84	0.10	\$16,254.00	0.62
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$8.47)	NA	\$225.50	NA	0.25	(\$2.05)	NA	\$163.09	NA	0.00	(\$1.06)	NA	\$19.96	NA	0.25	(\$11.58)	NA	\$408.55	NA
DAIRYLAND INSURANCE COMPANY	2300.81	\$361.16	0.16	\$266.20	0.74	82.21	\$138.29	1.68	\$133.53	0.97	84.39	\$88.82	1.05	\$168.52	1.90	2467.41	\$588.28	0.24	\$568.25	0.97
EMCASCO INSURANCE COMPANY	215.36	\$17.33	0.08	\$0.50	0.03	24.58	\$17.70	0.72	\$26.15	1.48	24.58	\$13.33	0.54	\$11.24	0.84	264.52	\$48.35	0.18	\$37.88	0.78
EMPLOYERS MUTUAL CASUALTY	389.79	\$31.13	0.08	\$1.61	0.05	40.59	\$28.66	0.71	\$13.15	0.46	41.59	\$21.84	0.53	\$1.90	0.09	471.97	\$81.62	0.17	\$16.66	0.20
ESURANCE INSURANCE COMPANY	21.96	\$19.44	0.89	\$0.00	NA	7.74	\$11.52	1.49	\$0.00	NA	3.90	\$4.69	1.20	\$0.00	NA	33.60	\$35.64	1.06	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	10307.30	\$614.83	0.06	\$295.83	0.48	897.90	\$608.61	0.68	\$403.82	0.66	914.20	\$342.27	0.37	\$134.49	0.39	12119.40	\$1,565.71	0.13	\$834.15	0.53
FARM BUREAU MUTUAL INSURANCE	735.00	\$33.69	0.05	\$5.00	0.15	69.50	\$29.17	0.42	\$7.65	0.26	70.00	\$15.00	0.21	\$5.21	0.35	874.50	\$77.87	0.09	\$17.86	0.23

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TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARMERS INSURANCE EXCHANGE	59184.48	\$4,974.98	0.08	\$5,318.41	1.07	6252.71	\$4,734.97	0.76	\$4,822.57	1.02	6556.22	\$2,096.85	0.32	\$2,074.10	0.99	71993.41	\$11,806.80	0.16	\$12,215.08	1.03
FEDERAL INSURANCE COMPANY	314.48	\$33.99	0.11	\$333.89	9.82	89.92	\$50.80	0.56	\$48.89	0.96	88.25	\$28.45	0.32	\$29.85	1.05	492.65	\$113.24	0.23	\$412.62	3.64
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.05)	NA	\$0.00	NA	1.00	\$0.15	0.15	\$5.17	34.71	0.00	(\$0.11)	NA	\$1.27	NA	1.00	(\$0.01)	NA	\$6.45	NA
FOUNDERS INSURANCE COMPANY	2470.29	\$330.06	0.13	\$161.81	0.49	47.20	\$54.98	1.16	\$61.31	1.12	47.40	\$31.37	0.66	\$52.67	1.68	2564.89	\$416.40	0.16	\$275.78	0.66
FOUNDERS INSURANCE COMPANY OF	2839.15	\$420.75	0.15	\$39.37	0.09	83.73	\$122.36	1.46	\$34.74	0.28	84.91	\$69.26	0.82	\$18.74	0.27	3007.79	\$612.37	0.20	\$92.85	0.15
FRANKENMUTH MUTUAL INSURANCE	9071.00	\$515.03	0.06	\$217.08	0.42	1231.00	\$477.61	0.39	\$416.76	0.87	1141.00	\$164.05	0.14	\$79.12	0.48	11443.00	\$1,156.68	0.10	\$712.96	0.62
FREMONT MUTUAL INSURANCE	487.67	\$15.46	0.03	\$0.40	0.03	40.26	\$15.00	0.37	\$1.92	0.13	39.42	\$5.06	0.13	\$2.76	0.55	567.35	\$35.52	0.06	\$5.08	0.14
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$1.61)	NA	\$0.06	NA	0.00	(\$2.28)	NA	\$80.63	NA	0.25	(\$0.43)	NA	\$25.56	NA	0.25	(\$4.31)	NA	\$106.26	NA
GEICO INDEMNITY COMPANY	20890.56	\$3,090.17	0.15	\$3,470.24	1.12	2203.94	\$2,009.80	0.91	\$1,467.08	0.73	2363.45	\$1,496.61	0.63	\$1,084.93	0.72	25457.95	\$6,596.58	0.26	\$6,022.25	0.91
GLENS FALLS INSURANCE COMPANY, THE	4897.17	\$445.44	0.09	\$368.14	0.83	752.83	\$430.54	0.57	\$121.69	0.28	796.42	\$227.42	0.29	\$62.13	0.27	6446.42	\$1,103.40	0.17	\$551.96	0.50
GLOBE INDEMNITY COMPANY	10.00	\$0.57	0.06	\$0.00	NA	2.00	\$1.16	0.58	\$0.00	NA	2.00	\$0.48	0.24	\$0.00	NA	14.00	\$2.21	0.16	\$0.00	NA

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TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
GMAC INSURANCE COMPANY	70.00	\$6.46	0.09	\$0.00	NA	9.00	\$4.85	0.54	\$0.00	NA	9.00	\$2.17	0.24	\$0.00	NA	88.00	\$13.48	0.15	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$4.12)	NA	0.00	(\$0.01)	NA	(\$10.15)	NA	0.00	(\$0.01)	NA	(\$14.27)	NA
GRANGE INSURANCE COMPANY OF	308.50	\$19.53	0.06	\$2.83	0.14	44.98	\$17.96	0.40	\$0.93	0.05	48.98	\$6.46	0.13	\$0.08	0.01	402.46	\$43.95	0.11	\$3.84	0.09
GREAT AMERICAN INSURANCE	161.41	\$19.86	0.12	\$0.00	NA	29.11	\$14.47	0.50	\$2.91	0.20	41.93	\$6.87	0.16	\$2.85	0.41	232.45	\$41.20	0.18	\$5.76	0.14
GREAT LAKES CASUALTY INSURANCE	4256.81	\$346.68	0.08	\$794.86	2.29	702.24	\$391.57	0.56	\$250.02	0.64	729.03	\$144.11	0.20	\$81.38	0.56	5688.08	\$882.36	0.16	\$1,126.26	1.28
GREAT NORTHERN INSURANCE	736.48	\$85.24	0.12	\$1.02	0.01	220.21	\$141.35	0.64	\$62.90	0.45	227.60	\$90.93	0.40	\$63.72	0.70	1184.29	\$317.52	0.27	\$127.63	0.40
HARLEYSVILLE LAKE STATES INSURANCE	3047.73	\$213.38	0.07	\$47.49	0.22	364.24	\$247.90	0.68	\$132.42	0.53	393.78	\$64.65	0.16	\$53.80	0.83	3805.75	\$525.93	0.14	\$233.71	0.44
HARTFORD ACCIDENT AND INDEMNITY	4712.57	\$333.70	0.07	\$108.90	0.33	921.58	\$441.47	0.48	\$284.46	0.64	944.64	\$148.40	0.16	\$90.07	0.61	6578.79	\$923.58	0.14	\$483.43	0.52
HARTFORD CASUALTY INSURANCE	65.62	\$7.16	0.11	\$0.00	NA	16.41	\$9.12	0.56	\$4.93	0.54	15.96	\$2.96	0.19	\$7.19	2.43	97.99	\$19.23	0.20	\$12.12	0.63
HARTFORD INSURANCE COMPANY OF	18788.45	\$1,332.59	0.07	\$262.95	0.20	3398.87	\$1,359.65	0.40	\$818.71	0.60	3688.38	\$434.03	0.12	\$303.94	0.70	25875.70	\$3,126.27	0.12	\$1,385.60	0.44
HARTFORD UNDERWRITERS INSURANCE	1460.94	\$124.29	0.09	\$891.07	7.17	267.44	\$138.19	0.52	\$256.55	1.86	276.49	\$41.81	0.15	\$105.58	2.53	2004.87	\$304.30	0.15	\$1,253.20	4.12

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TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HASTINGS MUTUAL INSURANCE	920.52	\$100.04	0.11	\$44.41	0.44	117.00	\$60.24	0.51	\$38.47	0.64	118.50	\$51.28	0.43	\$25.52	0.50	1156.02	\$211.56	0.18	\$108.39	0.51
HOME-OWNERS INSURANCE COMPANY	21885.30	\$1,005.65	0.05	\$543.69	0.54	2321.75	\$1,173.13	0.51	\$600.21	0.51	2489.35	\$348.24	0.14	\$256.79	0.74	26696.40	\$2,527.01	0.09	\$1,400.69	0.55
INTEGON NATIONAL INSURANCE	963.81	\$96.55	0.10	\$39.45	0.41	119.31	\$86.62	0.73	\$53.61	0.62	120.81	\$35.36	0.29	\$48.14	1.36	1203.93	\$218.52	0.18	\$141.19	0.65
LIBERTY INSURANCE CORPORATION	0.00	\$0.02	NA	\$0.00	NA	NA	NA	NA	NA	NA	0.00	(\$0.02)	NA	\$0.00	NA	0.00	(\$0.01)	NA	\$0.00	NA
LIBERTY MUTUAL FIRE INSURANCE	15769.48	\$1,535.09	0.10	\$715.09	0.47	3748.43	\$1,884.87	0.50	\$1,282.88	0.68	3939.39	\$687.99	0.17	\$374.66	0.54	23457.30	\$4,107.94	0.18	\$2,372.64	0.58
MARYLAND CASUALTY COMPANY	0.00	(\$0.26)	NA	\$0.00	NA	0.00	(\$0.41)	NA	\$0.00	NA	0.00	(\$0.25)	NA	\$0.00	NA	0.00	(\$0.92)	NA	\$0.00	NA
MEEMIC INSURANCE COMPANY	52019.37	\$3,966.41	0.08	\$1,277.73	0.32	8804.96	\$4,670.65	0.53	\$2,839.76	0.61	9093.23	\$1,789.58	0.20	\$849.33	0.47	69917.56	\$10,426.64	0.15	\$4,966.83	0.48
MEMBERSELECT INSURANCE COMPANY	7665.15	\$1,266.75	0.17	\$580.46	0.46	846.62	\$909.74	1.07	\$570.08	0.63	909.72	\$469.36	0.52	\$300.17	0.64	9421.49	\$2,645.85	0.28	\$1,450.71	0.55
MERASTAR INSURANCE COMPANY	194.57	\$33.16	0.17	\$0.00	NA	31.11	\$22.75	0.73	\$6.22	0.27	31.18	\$8.14	0.26	\$19.27	2.37	256.86	\$64.05	0.25	\$25.50	0.40
MERCHANTS MUTUAL INSURANCE	52.00	\$5.93	0.11	\$0.00	NA	4.00	\$3.81	0.95	\$3.83	1.00	6.00	\$1.80	0.30	\$1.14	0.63	62.00	\$11.54	0.19	\$4.97	0.43
METROPOLITAN DIRECT PROPERTY AND	246.35	\$15.83	0.06	\$0.00	NA	41.80	\$19.72	0.47	\$7.14	0.36	42.31	\$5.83	0.14	\$0.69	0.12	330.46	\$41.37	0.13	\$7.83	0.19

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN GROUP PROPERTY AND	9533.04	\$437.22	0.05	\$149.72	0.34	1479.29	\$541.40	0.37	\$365.02	0.67	1511.30	\$202.57	0.13	\$54.49	0.27	12523.63	\$1,181.19	0.09	\$569.23	0.48
METROPOLITAN PROPERTY AND CASUALTY	10.40	\$0.81	0.08	\$0.00	NA	2.00	\$1.03	0.52	\$0.00	NA	2.00	\$0.23	0.11	\$0.00	NA	14.40	\$2.07	0.14	\$0.00	NA
MIC GENERAL INSURANCE CORPORATION	15191.53	\$1,789.54	0.12	\$2,185.48	1.22	2638.99	\$1,780.92	0.67	\$1,184.81	0.67	2748.27	\$570.40	0.21	\$479.37	0.84	20578.79	\$4,140.85	0.20	\$3,849.66	0.93
MICHIGAN AUTOMOBILE INSURANCE	9848.89	\$1,637.51	0.17	\$673.68	0.41	1124.60	\$1,197.97	1.07	\$773.01	0.65	1144.40	\$392.30	0.34	\$592.82	1.51	12117.89	\$3,227.77	0.27	\$2,039.50	0.63
MICHIGAN INSURANCE COMPANY	9588.00	\$151.21	0.02	\$210.60	1.39	943.00	\$140.88	0.15	\$86.59	0.61	821.00	\$47.76	0.06	\$29.21	0.61	11352.00	\$339.86	0.03	\$326.40	0.96
MICHIGAN MILLERS MUTUAL	8251.86	\$633.72	0.08	\$174.70	0.28	987.08	\$619.22	0.63	\$455.60	0.74	1037.04	\$229.56	0.22	\$164.39	0.72	10275.98	\$1,482.49	0.14	\$794.69	0.54
MID-CENTURY INSURANCE COMPANY	14.46	\$1.07	0.07	\$0.00	NA	1.99	\$1.40	0.71	\$13.07	9.32	2.07	\$0.59	0.29	\$0.00	NA	18.52	\$3.06	0.17	\$13.07	4.27
MODERN SERVICE INSURANCE	23605.97	\$3,248.05	0.14	\$1,233.43	0.38	722.38	\$736.44	1.02	\$681.28	0.93	734.23	\$469.77	0.64	\$434.93	0.93	25062.58	\$4,454.27	0.18	\$2,349.64	0.53
MUTUAL SERVICE CASUALTY	1881.28	\$133.53	0.07	\$112.90	0.85	226.46	\$124.70	0.55	\$162.42	1.30	234.48	\$59.71	0.25	\$44.51	0.75	2342.22	\$317.94	0.14	\$319.83	1.01
NATIONAL BEN- FRANKLIN INSURANCE	1141.91	\$99.71	0.09	\$53.58	0.54	185.17	\$93.40	0.50	\$21.04	0.23	197.92	\$49.27	0.25	\$14.70	0.30	1525.00	\$242.39	0.16	\$89.32	0.37
NATIONAL GENERAL INSURANCE	1402.84	\$215.61	0.15	\$156.11	0.72	291.11	\$173.63	0.60	\$111.65	0.64	303.26	\$69.79	0.23	\$107.84	1.55	1997.21	\$459.03	0.23	\$375.59	0.82

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONWIDE INSURANCE COMPANY OF	2771.27	\$311.23	0.11	\$316.83	1.02	565.30	\$311.64	0.55	\$388.03	1.25	579.57	\$136.92	0.24	\$192.73	1.41	3916.14	\$759.79	0.19	\$897.58	1.18
NATIONWIDE MUTUAL FIRE INSURANCE	42909.79	\$5,397.50	0.13	\$3,685.67	0.68	8069.01	\$5,442.46	0.67	\$4,668.49	0.86	8292.94	\$2,581.83	0.31	\$2,732.98	1.06	59271.74	\$13,421.78	0.23	\$11,087.13	0.83
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$0.54	NA	0.00	\$0.00	NA	\$5.45	NA	0.00	\$0.00	NA	\$0.14	NA	0.00	\$0.00	NA	\$6.13	NA
NATIONWIDE PROPERTY AND CASUALTY	41.14	\$12.67	0.31	\$0.00	NA	6.13	\$6.38	1.04	\$0.00	NA	6.13	\$2.37	0.39	\$0.00	NA	53.40	\$21.41	0.40	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	21225.00	\$2,948.45	0.14	\$1,125.01	0.38	480.00	\$561.19	1.17	\$319.16	0.57	520.00	\$310.25	0.60	\$235.11	0.76	22225.00	\$3,819.89	0.17	\$1,679.29	0.44
NORTHERN INSURANCE COMPANY OF	399.66	\$34.62	0.09	\$32.37	0.93	70.38	\$49.35	0.70	\$53.83	1.09	72.75	\$17.22	0.24	\$20.94	1.22	542.79	\$101.19	0.19	\$107.14	1.06
PHARMACISTS MUTUAL INSURANCE	119.16	\$8.91	0.07	\$0.00	NA	30.34	\$11.14	0.37	\$7.75	0.70	15.16	\$5.09	0.34	\$0.00	NA	164.66	\$25.14	0.15	\$7.75	0.31
PIONEER STATE MUTUAL INSURANCE	1267.94	\$87.73	0.07	\$40.20	0.46	170.81	\$67.65	0.40	\$56.44	0.83	170.95	\$23.09	0.14	\$8.07	0.35	1609.70	\$178.46	0.11	\$104.70	0.59
PROGRESSIVE MICHIGAN INSURANCE	35474.00	\$3,290.31	0.09	\$757.40	0.23	4299.00	\$2,899.24	0.67	\$1,475.14	0.51	4423.00	\$1,037.42	0.23	\$401.09	0.39	44196.00	\$7,226.97	0.16	\$2,633.63	0.36
QBE INSURANCE CORPORATION	625.47	\$129.38	0.21	\$12.71	0.10	2.91	\$3.62	1.24	\$0.00	NA	2.49	\$1.26	0.51	\$5.00	3.96	630.87	\$134.26	0.21	\$17.71	0.13
RESPONSE WORLDWIDE INSURANCE	0.00	(\$0.84)	NA	\$0.00	NA	0.28	(\$0.88)	NA	\$0.00	NA	0.00	(\$0.80)	NA	\$0.54	NA	0.28	(\$2.52)	NA	\$0.54	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
ROYAL INSURANCE COMPANY OF	11.00	\$1.22	0.11	\$0.00	NA	2.00	\$0.97	0.49	\$0.00	NA	2.00	\$0.73	0.36	\$0.00	NA	15.00	\$2.92	0.19	\$0.00	NA
SAFECO INSURANCE COMPANY OF	64.96	\$7.36	0.11	\$0.63	0.09	9.57	\$6.10	0.64	\$6.51	1.07	10.42	\$2.43	0.23	\$0.07	0.03	84.95	\$15.89	0.19	\$7.21	0.45
SAFECO INSURANCE COMPANY OF	107.67	\$10.38	0.10	\$2.14	0.21	21.09	\$8.94	0.42	\$7.38	0.82	24.59	\$4.02	0.16	\$0.74	0.18	153.35	\$23.34	0.15	\$10.26	0.44
SECURA INSURANCE, A MUTUAL	4172.11	\$302.78	0.07	\$282.65	0.93	601.79	\$256.66	0.43	\$192.43	0.75	631.97	\$118.75	0.19	\$37.29	0.31	5405.87	\$678.19	0.13	\$512.37	0.76
SECURA SUPREME INSURANCE	268.50	\$35.51	0.13	\$0.00	NA	77.33	\$32.68	0.42	\$5.76	0.18	78.66	\$14.12	0.18	\$4.18	0.30	424.49	\$82.30	0.19	\$9.94	0.12
SOUTHERN MICHIGAN INSURANCE	5116.00	\$559.55	0.11	\$514.91	0.92	145.60	\$202.05	1.39	\$204.82	1.01	145.23	\$156.25	1.08	\$128.85	0.82	5406.83	\$917.85	0.17	\$848.59	0.92
STANDARD FIRE INSURANCE COMPANY, THE	93.08	\$4.32	0.05	\$0.00	NA	24.58	\$5.98	0.24	\$13.28	2.22	12.14	\$2.56	0.21	\$5.96	2.33	129.80	\$12.86	0.10	\$19.23	1.50
STATE AUTOMOBILE MUTUAL	1295.50	\$120.21	0.09	\$22.46	0.19	242.29	\$149.66	0.62	\$66.69	0.45	249.80	\$47.89	0.19	\$34.20	0.71	1787.59	\$317.75	0.18	\$123.34	0.39
STATE FARM FIRE AND CASUALTY	1029.76	\$136.24	0.13	\$25.94	0.19	121.71	\$120.73	0.99	\$101.50	0.84	128.89	\$36.70	0.28	\$16.34	0.45	1280.36	\$293.67	0.23	\$143.78	0.49
STATE FARM MUTUAL AUTOMOBILE	611650.13	\$42,643.60	0.07	\$30,688.11	0.72	81222.86	\$40,970.14	0.50	\$29,739.10	0.73	84697.05	\$17,230.92	0.20	\$12,720.44	0.74	777570.04	\$100,844.66	0.13	\$73,147.65	0.73
TITAN INDEMNITY COMPANY	31.24	\$4.86	0.16	\$0.00	NA	5.40	\$6.69	1.24	\$6.38	0.95	5.40	\$1.65	0.31	\$0.00	NA	42.04	\$13.20	0.31	\$6.38	0.48

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INSURANCE COMPANY	23650.36	\$3,665.16	0.15	\$2,391.96	0.65	847.93	\$1,059.41	1.25	\$629.13	0.59	873.94	\$572.39	0.65	\$361.90	0.63	25372.23	\$5,296.96	0.21	\$3,382.99	0.64
TRANSPORT INSURANCE COMPANY	0.00	(\$0.85)	NA	\$0.00	NA	0.00	(\$0.89)	NA	(\$24.74)	NA	0.00	(\$0.48)	NA	\$56.72	NA	0.00	(\$2.23)	NA	\$31.98	NA
TRAVELERS INDEMNITY COMPANY OF	263.97	\$15.62	0.06	\$0.00	NA	56.41	\$17.45	0.31	\$17.92	1.03	37.61	\$6.41	0.17	\$8.69	1.36	357.99	\$39.47	0.11	\$26.61	0.67
TRUMBULL INSURANCE COMPANY	6.98	\$0.80	0.11	\$0.00	NA	0.99	\$1.85	1.87	\$0.00	NA	0.99	\$0.76	0.77	\$0.00	NA	8.96	\$3.42	0.38	\$0.00	NA
UNITED SERVICES AUTOMOBILE	10493.89	\$838.98	0.08	\$623.49	0.74	2073.79	\$1,119.38	0.54	\$760.05	0.68	2178.21	\$350.43	0.16	\$353.06	1.01	14745.89	\$2,308.78	0.16	\$1,736.60	0.75
UNITRIN DIRECT INSURANCE COMPANY	1120.83	\$76.74	0.07	\$24.42	0.32	156.88	\$70.56	0.45	\$19.11	0.27	159.53	\$34.41	0.22	\$1.06	0.03	1437.24	\$181.71	0.13	\$44.59	0.25
UNITRIN DIRECT PROPERTY & CASUALTY	105.20	\$7.91	0.08	\$0.00	NA	20.04	\$8.25	0.41	\$0.00	NA	27.13	\$2.18	0.08	\$0.00	NA	152.37	\$18.33	0.12	\$0.00	NA
USAA CASUALTY INSURANCE	6291.85	\$523.01	0.08	\$759.81	1.45	1199.30	\$698.08	0.58	\$490.16	0.70	1244.98	\$232.53	0.19	\$214.27	0.92	8736.13	\$1,453.62	0.17	\$1,464.23	1.01
WEST AMERICAN INSURANCE	3565.33	\$342.88	0.10	\$164.00	0.48	537.60	\$401.53	0.75	\$315.59	0.79	569.82	\$240.58	0.42	\$117.65	0.49	4672.75	\$985.00	0.21	\$597.24	0.61
WESTFIELD INSURANCE COMPANY	2585.66	\$203.07	0.08	\$61.58	0.30	292.93	\$193.95	0.66	\$233.44	1.20	312.84	\$113.96	0.36	\$161.64	1.42	3191.43	\$510.98	0.16	\$456.66	0.89
WOLVERINE MUTUAL INSURANCE	53.22	\$3.97	0.07	\$0.00	NA	3.91	\$4.40	1.12	\$1.44	0.33	3.91	\$1.95	0.50	\$0.00	NA	61.04	\$10.31	0.17	\$1.44	0.14

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 39 Detroit West-Northern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
Mean:	24501.61	\$1,966.06	0.1065	\$1,458.92	0.8112	3360.37	\$1,872.71	0.6724	\$1,304.21	1.2399	3477.07	\$788.37	0.309	\$572.49	0.8727	31057.63	\$4,588.36	0.1823	\$3,307.71	0.7312
StDev:	83572.02	\$6,308.84	0.0935	\$5,142.73	1.4316	11701.87	\$6,286.75	0.3268	\$4,360.60	3.9009	12167.31	\$2,682.93	0.2172	\$1,949.62	0.7318	106827.55	\$15,173.57	0.1115	\$11,235.72	0.7142
Min:	0.00	(\$8.47)	0.0158	\$0.00	0.0119	0.00	(\$2.28)	0.149	(\$24.74)	0.0518	0.00	(\$1.06)	0.0582	\$0.00	0.0119	0.00	(\$11.58)	0.0299	(\$14.27)	0.0874
Max:	611650.13	\$42,643.60	0.8851	\$36,081.93	9.824	81222.86	\$40,970.14	1.8707	\$29,739.10	34.711	84697.05	\$17,230.92	1.2026	\$12,720.44	3.962	777570.04	\$100,844.66	1.0608	\$73,147.65	4.2681

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 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	7034.67	\$291.52	0.04	\$91.63	0.31	1296.61	\$467.48	0.36	\$363.73	0.78	1339.68	\$166.30	0.12	\$78.57	0.47	9670.96	\$925.30	0.10	\$533.92	0.58
ALLIED PROPERTY AND CASUALTY	4871.38	\$332.89	0.07	\$125.63	0.38	870.82	\$329.26	0.38	\$120.49	0.37	916.71	\$134.68	0.15	\$53.27	0.40	6658.91	\$796.82	0.12	\$299.40	0.38
ALLSTATE INSURANCE COMPANY	48639.68	\$2,799.27	0.06	\$2,214.47	0.79	6280.50	\$3,279.49	0.52	\$1,938.08	0.59	6734.63	\$1,531.40	0.23	\$697.14	0.46	61654.81	\$7,610.16	0.12	\$4,849.68	0.64
AMERICAN FELLOWSHIP MUTUAL	2158.70	\$151.32	0.07	\$29.33	0.19	315.82	\$130.36	0.41	\$69.15	0.53	315.82	\$41.87	0.13	\$10.35	0.25	2790.34	\$323.55	0.12	\$108.83	0.34
AMERICAN INSURANCE COMPANY, THE	220.68	\$17.48	0.08	\$0.00	NA	51.83	\$28.16	0.54	\$8.90	0.32	56.03	\$18.07	0.32	\$40.42	2.24	328.54	\$63.71	0.19	\$49.32	0.77
AMERICAN INTERNATIONAL INSURANCE	5045.58	\$259.34	0.05	\$119.20	0.46	914.03	\$348.24	0.38	\$307.17	0.88	966.99	\$153.23	0.16	\$69.85	0.46	6926.60	\$760.81	0.11	\$496.22	0.65
AMEX ASSURANCE COMPANY	573.40	\$56.97	0.10	\$3.15	0.06	185.06	\$59.71	0.32	\$37.78	0.63	187.21	\$22.54	0.12	\$8.96	0.40	945.67	\$139.22	0.15	\$49.89	0.36
AMICA MUTUAL INSURANCE COMPANY	474.94	\$40.28	0.08	\$2.17	0.05	91.13	\$47.03	0.52	\$18.83	0.40	92.18	\$12.26	0.13	\$58.63	4.78	658.25	\$99.57	0.15	\$79.63	0.80
ARGONAUT INSURANCE COMPANY	40.15	\$7.14	0.18	\$0.00	NA	7.41	\$6.33	0.85	\$2.12	0.33	7.83	\$3.88	0.50	\$4.41	1.14	55.39	\$17.35	0.31	\$6.52	0.38
AUTO CLUB GROUP INSURANCE	273987.38	\$19,620.93	0.07	\$8,297.49	0.42	47219.20	\$21,186.07	0.45	\$13,272.94	0.63	49242.64	\$6,455.74	0.13	\$4,420.44	0.68	370449.22	\$47,262.74	0.13	\$25,990.87	0.55
AUTO CLUB INSURANCE ASSOCIATION	85120.46	\$6,790.46	0.08	\$3,827.36	0.56	13516.05	\$6,287.93	0.47	\$3,777.77	0.60	14243.47	\$1,932.09	0.14	\$1,260.05	0.65	112879.98	\$15,010.49	0.13	\$8,865.18	0.59

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 40 Detroit West-Southern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO-OWNERS INSURANCE COMPANY	85866.70	\$3,444.73	0.04	\$1,793.23	0.52	9330.50	\$4,249.46	0.46	\$2,054.07	0.48	9986.80	\$1,389.24	0.14	\$717.69	0.52	105184.00	\$9,083.43	0.09	\$4,564.99	0.50
CINCINNATI INSURANCE COMPANY, THE	1480.87	\$73.03	0.05	\$0.00	NA	199.10	\$87.23	0.44	\$49.81	0.57	225.61	\$33.06	0.15	\$12.60	0.38	1905.58	\$193.32	0.10	\$62.41	0.32
CITIZENS INSURANCE COMPANY OF	114151.03	\$5,149.73	0.05	\$2,391.02	0.46	13453.92	\$5,013.80	0.37	\$3,318.70	0.66	14051.98	\$1,846.60	0.13	\$982.96	0.53	141656.93	\$12,010.14	0.08	\$6,692.68	0.56
CONTINENTAL INSURANCE COMPANY, THE	0.75	(\$0.32)	NA	\$1.06	NA	0.50	\$1.61	3.23	\$54.39	33.70	0.25	\$0.76	3.02	\$18.93	25.04	1.50	\$2.05	1.37	\$74.38	36.25
DAIRYLAND INSURANCE COMPANY	32.93	\$4.29	0.13	\$0.00	NA	2.66	\$2.57	0.97	\$7.58	2.95	2.32	\$1.28	0.55	\$0.00	NA	37.91	\$8.14	0.21	\$7.58	0.93
EMCASCO INSURANCE COMPANY	54.13	\$3.75	0.07	\$0.00	NA	4.66	\$2.49	0.53	\$0.00	NA	4.33	\$1.66	0.38	\$0.00	NA	63.12	\$7.90	0.13	\$0.00	NA
EMPLOYERS MUTUAL CASUALTY	216.24	\$17.98	0.08	\$0.00	NA	19.50	\$15.10	0.77	\$3.86	0.26	21.50	\$11.00	0.51	\$22.60	2.06	257.24	\$44.08	0.17	\$26.45	0.60
ESURANCE INSURANCE COMPANY	8.46	\$12.59	1.49	\$14.83	1.18	3.66	\$8.92	2.44	\$1.41	0.16	1.83	\$4.64	2.54	\$0.00	NA	13.95	\$26.15	1.87	\$16.24	0.62
FARM BUREAU GENERAL INSURANCE	5844.70	\$325.01	0.06	\$43.72	0.13	560.40	\$276.30	0.49	\$138.34	0.50	587.20	\$84.27	0.14	\$94.11	1.12	6992.30	\$685.57	0.10	\$276.16	0.40
FARM BUREAU MUTUAL INSURANCE	1060.90	\$47.69	0.04	\$0.20	0.00	117.00	\$38.07	0.33	\$12.22	0.32	126.30	\$12.06	0.10	\$5.40	0.45	1304.20	\$97.83	0.08	\$17.83	0.18
FARMERS INSURANCE EXCHANGE	7157.46	\$495.76	0.07	\$82.05	0.17	840.70	\$482.78	0.57	\$343.59	0.71	889.40	\$169.39	0.19	\$148.45	0.88	8887.56	\$1,147.92	0.13	\$574.09	0.50

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FEDERAL INSURANCE COMPANY	76.84	\$11.09	0.14	\$0.49	0.04	19.79	\$13.79	0.70	\$9.45	0.68	21.92	\$6.65	0.30	\$0.47	0.07	118.55	\$31.54	0.27	\$10.41	0.33
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.30)	NA	\$0.00	NA	0.83	\$0.24	0.28	\$1.21	5.11	0.75	\$0.04	0.05	\$1.26	33.95	1.58	(\$0.03)	NA	\$2.46	NA
FOUNDERS INSURANCE COMPANY	430.22	\$66.25	0.15	\$17.43	0.26	2.16	\$2.32	1.08	\$9.41	4.05	2.16	\$1.20	0.56	\$0.00	NA	434.54	\$69.77	0.16	\$26.84	0.38
FOUNDERS INSURANCE COMPANY OF	84.91	\$14.07	0.17	\$0.00	NA	3.32	\$4.66	1.40	\$1.93	0.41	3.32	\$2.84	0.85	\$2.40	0.85	91.55	\$21.57	0.24	\$4.33	0.20
FRANKENMUTH MUTUAL INSURANCE	8537.00	\$398.33	0.05	\$618.10	1.55	1022.00	\$391.05	0.38	\$267.66	0.68	1053.00	\$138.51	0.13	\$97.03	0.70	10612.00	\$927.89	0.09	\$982.79	1.06
FREMONT MUTUAL INSURANCE	98.50	\$3.20	0.03	\$0.00	NA	4.00	\$1.15	0.29	\$0.00	NA	5.00	\$0.39	0.08	\$0.00	NA	107.50	\$4.74	0.04	\$0.00	NA
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$2.13)	NA	\$1.94	NA	0.16	(\$2.20)	NA	\$13.08	NA	0.00	(\$0.79)	NA	\$40.00	NA	0.16	(\$5.12)	NA	\$55.02	NA
GEICO INDEMNITY COMPANY	345.53	\$62.35	0.18	\$1.07	0.02	49.67	\$40.59	0.82	\$10.42	0.26	57.27	\$20.32	0.35	\$12.08	0.59	452.47	\$123.26	0.27	\$23.58	0.19
GLENS FALLS INSURANCE COMPANY, THE	2036.41	\$148.78	0.07	\$14.37	0.10	374.40	\$162.87	0.44	\$65.46	0.40	383.50	\$67.39	0.18	\$9.31	0.14	2794.31	\$379.03	0.14	\$89.14	0.24
GMAC INSURANCE COMPANY	15.00	\$0.86	0.06	\$0.00	NA	1.50	\$0.62	0.41	\$0.00	NA	1.50	\$0.24	0.16	\$0.00	NA	18.00	\$1.72	0.10	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.01)	NA	0.00	\$0.00	NA	(\$0.01)	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 40 Detroit West-Southern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GRANGE INSURANCE COMPANY OF	387.33	\$21.59	0.06	\$0.00	NA	56.57	\$17.56	0.31	\$1.50	0.09	57.07	\$6.38	0.11	\$0.27	0.04	500.97	\$45.52	0.09	\$1.77	0.04
GREAT AMERICAN INSURANCE	71.06	\$8.94	0.13	\$0.00	NA	15.22	\$7.44	0.49	\$8.28	1.11	16.05	\$3.43	0.21	\$0.32	0.09	102.33	\$19.82	0.19	\$8.61	0.43
GREAT LAKES CASUALTY INSURANCE	693.83	\$50.28	0.07	\$3.37	0.07	113.48	\$64.18	0.57	\$51.95	0.81	115.55	\$17.79	0.15	\$36.00	2.02	922.86	\$132.24	0.14	\$91.32	0.69
GREAT NORTHERN INSURANCE	595.88	\$66.52	0.11	\$298.21	4.48	187.39	\$117.59	0.63	\$44.17	0.38	187.19	\$70.86	0.38	\$47.45	0.67	970.46	\$254.96	0.26	\$389.83	1.53
GUARANTY NATIONAL INSURANCE	1.13	\$0.22	0.19	\$0.00	NA	0.25	\$0.17	0.68	\$0.00	NA	0.08	\$0.04	0.55	\$0.00	NA	1.46	\$0.43	0.29	\$0.00	NA
HARLEYSVILLE LAKE STATES INSURANCE	2841.17	\$239.38	0.08	\$62.00	0.26	329.06	\$190.85	0.58	\$128.78	0.67	358.74	\$59.48	0.17	\$76.73	1.29	3528.97	\$489.72	0.14	\$267.51	0.55
HARTFORD ACCIDENT AND INDEMNITY	3313.39	\$187.29	0.06	\$138.44	0.74	636.14	\$289.90	0.46	\$183.03	0.63	651.46	\$89.67	0.14	\$86.88	0.97	4600.99	\$566.86	0.12	\$408.35	0.72
HARTFORD CASUALTY INSURANCE	4.99	\$0.83	0.17	\$0.00	NA	1.01	\$1.16	1.15	\$0.00	NA	1.00	\$0.28	0.28	\$0.00	NA	7.00	\$2.28	0.33	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	321.16	\$17.90	0.06	\$1.03	0.06	50.06	\$16.32	0.33	\$2.33	0.14	53.66	\$5.40	0.10	\$0.98	0.18	424.88	\$39.62	0.09	\$4.35	0.11
HARTFORD UNDERWRITERS INSURANCE	27.20	\$1.94	0.07	\$0.00	NA	5.70	\$1.94	0.34	\$0.00	NA	5.44	\$0.61	0.11	\$0.00	NA	38.34	\$4.49	0.12	\$0.00	NA
HASTINGS MUTUAL INSURANCE	233.58	\$21.38	0.09	\$0.00	NA	32.00	\$11.84	0.37	\$0.00	NA	32.50	\$7.03	0.22	\$1.18	0.17	298.08	\$40.24	0.14	\$1.18	0.03

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HOME-OWNERS INSURANCE COMPANY	12635.60	\$483.40	0.04	\$293.56	0.61	1376.70	\$580.77	0.42	\$370.24	0.64	1431.20	\$181.52	0.13	\$124.05	0.68	15443.50	\$1,245.68	0.08	\$787.84	0.63
INTEGON NATIONAL INSURANCE	295.69	\$25.94	0.09	\$2.30	0.09	31.29	\$22.95	0.73	\$3.57	0.16	34.06	\$7.92	0.23	\$1.76	0.22	361.04	\$56.82	0.16	\$7.63	0.13
LIBERTY INSURANCE CORPORATION	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.88	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.88	NA
LIBERTY MUTUAL FIRE INSURANCE	3678.52	\$314.15	0.09	\$346.40	1.10	913.68	\$394.67	0.43	\$186.20	0.47	955.87	\$134.39	0.14	\$79.42	0.59	5548.07	\$843.21	0.15	\$612.02	0.73
LUMBERMENS MUTUAL CASUALTY	887.03	\$40.71	0.05	\$5.01	0.12	134.18	\$53.15	0.40	\$97.67	1.84	155.78	\$22.99	0.15	(\$46.85)	NA	1176.99	\$116.85	0.10	\$55.83	0.48
MEEMIC INSURANCE COMPANY	34506.98	\$2,076.42	0.06	\$1,713.72	0.83	6043.61	\$2,278.02	0.38	\$1,472.18	0.65	6244.65	\$960.27	0.15	\$473.98	0.49	46795.24	\$5,314.71	0.11	\$3,659.88	0.69
MEMBERSELECT INSURANCE COMPANY	5047.20	\$730.82	0.14	\$1,072.56	1.47	592.55	\$544.85	0.92	\$357.14	0.66	614.47	\$244.04	0.40	\$88.80	0.36	6254.22	\$1,519.72	0.24	\$1,518.50	1.00
MERASTAR INSURANCE COMPANY	42.00	\$4.28	0.10	\$0.00	NA	7.43	\$4.16	0.56	\$0.00	NA	7.43	\$1.22	0.16	\$0.00	NA	56.86	\$9.65	0.17	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	871.21	\$61.50	0.07	\$4.05	0.07	125.30	\$53.41	0.43	\$13.11	0.25	133.47	\$19.92	0.15	\$7.92	0.40	1129.98	\$134.83	0.12	\$25.08	0.19
METROPOLITAN GENERAL INSURANCE	62.06	\$3.73	0.06	\$11.77	3.16	10.50	\$5.64	0.54	\$2.51	0.44	10.50	\$1.87	0.18	\$0.76	0.41	83.06	\$11.24	0.14	\$15.04	1.34
METROPOLITAN GROUP PROPERTY AND	11777.73	\$644.60	0.05	\$403.87	0.63	1700.20	\$763.85	0.45	\$380.52	0.50	1767.38	\$285.83	0.16	\$170.61	0.60	15245.31	\$1,694.28	0.11	\$954.99	0.56

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN PROPERTY AND CASUALTY	363.38	\$24.52	0.07	\$1.88	0.08	51.24	\$19.77	0.39	\$33.84	1.71	52.73	\$7.77	0.15	\$2.78	0.36	467.35	\$52.06	0.11	\$38.49	0.74
MIC GENERAL INSURANCE CORPORATION	1158.30	\$93.23	0.08	\$12.05	0.13	210.60	\$90.37	0.43	\$87.68	0.97	220.76	\$27.91	0.13	\$14.17	0.51	1589.66	\$211.51	0.13	\$113.89	0.54
MICHIGAN AUTOMOBILE INSURANCE	578.40	\$92.64	0.16	\$10.28	0.11	33.99	\$37.79	1.11	\$14.69	0.39	34.06	\$10.24	0.30	\$13.66	1.33	646.45	\$140.68	0.22	\$38.64	0.27
MICHIGAN INSURANCE COMPANY	9756.00	\$161.67	0.02	\$48.87	0.30	978.00	\$157.42	0.16	\$75.71	0.48	882.00	\$56.04	0.06	\$41.51	0.74	11616.00	\$375.13	0.03	\$166.09	0.44
MICHIGAN MILLERS MUTUAL	2458.71	\$126.53	0.05	\$71.76	0.57	317.17	\$127.81	0.40	\$107.35	0.84	322.07	\$50.94	0.16	\$25.30	0.50	3097.95	\$305.28	0.10	\$204.41	0.67
MID-CENTURY INSURANCE COMPANY	4.50	\$0.41	0.09	\$0.00	NA	0.32	\$0.18	0.56	\$0.00	NA	0.40	\$0.07	0.18	\$0.00	NA	5.22	\$0.66	0.13	\$0.00	NA
MODERN SERVICE INSURANCE	10499.16	\$1,509.61	0.14	\$381.27	0.25	265.46	\$319.75	1.20	\$249.46	0.78	274.47	\$152.90	0.56	\$120.94	0.79	11039.09	\$1,982.25	0.18	\$751.66	0.38
MUTUAL SERVICE CASUALTY	1379.40	\$77.96	0.06	\$111.12	1.43	180.31	\$82.95	0.46	\$56.53	0.68	182.31	\$22.04	0.12	\$44.66	2.03	1742.02	\$182.94	0.11	\$212.31	1.16
NATIONAL BEN- FRANKLIN INSURANCE	698.49	\$43.42	0.06	\$3.02	0.07	110.41	\$42.11	0.38	\$16.78	0.40	121.09	\$17.62	0.15	\$2.80	0.16	929.99	\$103.15	0.11	\$22.60	0.22
NATIONAL GENERAL INSURANCE	26.03	\$3.79	0.15	\$0.00	NA	3.76	\$1.79	0.48	\$3.50	1.96	4.31	\$1.09	0.25	\$0.00	NA	34.10	\$6.66	0.20	\$3.50	0.53
NATIONWIDE INSURANCE COMPANY OF	1191.18	\$77.13	0.06	\$505.87	6.56	259.49	\$86.32	0.33	\$89.74	1.04	271.46	\$30.27	0.11	\$49.08	1.62	1722.13	\$193.71	0.11	\$644.69	3.33

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NATIONWIDE MUTUAL FIRE INSURANCE	3035.60	\$268.74	0.09	\$53.78	0.20	579.41	\$274.55	0.47	\$177.07	0.64	602.82	\$98.99	0.16	\$60.50	0.61	4217.83	\$642.28	0.15	\$291.35	0.45
NATIONWIDE PROPERTY AND CASUALTY	2.00	\$0.43	0.21	\$0.00	NA	0.50	\$0.71	1.42	\$0.00	NA	0.50	\$0.13	0.25	\$0.00	NA	3.00	\$1.26	0.42	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	4592.00	\$611.51	0.13	\$245.66	0.40	171.00	\$175.88	1.03	\$184.41	1.05	174.00	\$75.18	0.43	\$12.27	0.16	4937.00	\$862.57	0.17	\$442.34	0.51
NORTHERN INSURANCE COMPANY OF	35.65	\$2.65	0.07	\$0.00	NA	1.92	\$0.96	0.50	\$0.00	NA	3.55	\$0.54	0.15	\$0.00	NA	41.12	\$4.15	0.10	\$0.00	NA
PHARMACISTS MUTUAL INSURANCE	6.00	\$0.48	0.08	\$0.00	NA	2.00	\$0.45	0.23	\$0.00	NA	1.00	\$0.06	0.06	\$0.00	NA	9.00	\$0.99	0.11	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	113.12	\$5.20	0.05	\$0.00	NA	16.16	\$5.30	0.33	\$0.00	NA	16.16	\$1.90	0.12	\$0.00	NA	145.44	\$12.40	0.09	\$0.00	NA
PROGRESSIVE MICHIGAN INSURANCE	22084.00	\$2,016.27	0.09	\$1,231.39	0.61	2689.00	\$1,781.28	0.66	\$1,161.62	0.65	2762.00	\$548.26	0.20	\$252.92	0.46	27535.00	\$4,345.81	0.16	\$2,645.93	0.61
QBE INSURANCE CORPORATION	3720.48	\$666.38	0.18	\$102.00	0.15	28.72	\$49.21	1.71	\$31.51	0.64	30.07	\$15.56	0.52	\$26.45	1.70	3779.27	\$731.14	0.19	\$159.96	0.22
SAFECO INSURANCE COMPANY OF	141.80	\$14.38	0.10	\$0.00	NA	24.96	\$15.82	0.63	\$24.39	1.54	27.45	\$8.24	0.30	\$0.77	0.09	194.21	\$38.44	0.20	\$25.16	0.65
SAFECO INSURANCE COMPANY OF	1861.98	\$179.10	0.10	\$54.22	0.30	331.24	\$148.58	0.45	\$34.46	0.23	363.02	\$75.41	0.21	\$24.71	0.33	2556.24	\$403.09	0.16	\$113.39	0.28
SECURA INSURANCE, A MUTUAL	3815.81	\$268.12	0.07	\$61.15	0.23	587.56	\$236.30	0.40	\$234.51	0.99	609.90	\$114.26	0.19	\$40.34	0.35	5013.27	\$618.68	0.12	\$336.00	0.54

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA SUPREME INSURANCE	366.00	\$46.42	0.13	\$2.65	0.06	105.57	\$37.11	0.35	\$1.71	0.05	109.58	\$16.43	0.15	\$0.44	0.03	581.15	\$99.96	0.17	\$4.79	0.05
SOUTHERN MICHIGAN INSURANCE	3.98	\$0.69	0.17	\$0.00	NA	1.00	\$0.56	0.56	\$0.00	NA	NA	NA	NA	NA	NA	4.98	\$1.24	0.25	\$0.00	NA
STANDARD FIRE INSURANCE COMPANY, THE	41.22	\$2.37	0.06	\$0.00	NA	11.12	\$1.84	0.17	\$0.67	0.36	5.82	\$0.74	0.13	\$0.00	NA	58.16	\$4.96	0.09	\$0.67	0.14
STATE AUTOMOBILE MUTUAL	89.95	\$5.97	0.07	\$0.00	NA	10.64	\$6.08	0.57	\$9.58	1.58	11.62	\$2.24	0.19	\$0.00	NA	112.21	\$14.29	0.13	\$9.58	0.67
STATE FARM FIRE AND CASUALTY	213.96	\$27.21	0.13	\$0.00	NA	23.64	\$25.76	1.09	\$15.47	0.60	24.73	\$5.77	0.23	\$5.90	1.02	262.33	\$58.74	0.22	\$21.37	0.36
STATE FARM MUTUAL AUTOMOBILE	132610.62	\$7,145.30	0.05	\$3,825.22	0.54	18308.69	\$7,693.55	0.42	\$5,675.86	0.74	19156.31	\$2,565.12	0.13	\$2,003.53	0.78	170075.62	\$17,403.97	0.10	\$11,504.61	0.66
TITAN INDEMNITY COMPANY	137.28	\$21.12	0.15	\$0.00	NA	21.66	\$26.23	1.21	\$12.28	0.47	21.66	\$8.63	0.40	\$3.93	0.46	180.60	\$55.98	0.31	\$16.22	0.29
TITAN INSURANCE COMPANY	39678.44	\$6,887.85	0.17	\$10,094.22	1.47	1255.68	\$1,647.46	1.31	\$1,297.88	0.79	1282.66	\$1,002.76	0.78	\$639.69	0.64	42216.78	\$9,538.07	0.23	\$12,031.79	1.26
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.34	NA	0.00	\$0.00	NA	(\$0.91)	NA	0.00	\$0.00	NA	\$0.43	NA
TRAVELERS INDEMNITY COMPANY OF	772.79	\$35.11	0.05	\$0.00	NA	177.26	\$37.91	0.21	\$4.94	0.13	128.69	\$16.13	0.13	\$0.16	0.01	1078.74	\$89.15	0.08	\$5.10	0.06
UNITED SERVICES AUTOMOBILE	3060.64	\$202.79	0.07	\$94.63	0.47	632.61	\$283.30	0.45	\$108.37	0.38	661.13	\$82.98	0.13	\$22.76	0.27	4354.38	\$569.07	0.13	\$225.76	0.40

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
UNITRIN DIRECT INSURANCE COMPANY	430.54	\$23.76	0.06	\$0.00	NA	56.93	\$26.95	0.47	\$0.24	0.01	57.66	\$10.39	0.18	\$0.00	NA	545.13	\$61.10	0.11	\$0.24	0.00
UNITRIN DIRECT PROPERTY & CASUALTY	3.00	\$0.37	0.12	\$0.00	NA	0.60	\$0.82	1.36	\$0.00	NA	0.60	\$0.17	0.28	\$0.00	NA	4.20	\$1.36	0.32	\$0.00	NA
USAA CASUALTY INSURANCE	1150.56	\$82.43	0.07	\$11.91	0.14	228.16	\$120.56	0.53	\$78.54	0.65	237.32	\$34.61	0.15	\$6.53	0.19	1616.04	\$237.59	0.15	\$96.98	0.41
WARNER INSURANCE COMPANY	22.35	(\$0.04)	NA	\$0.00	NA	6.50	\$0.16	0.02	\$0.00	NA	6.83	\$0.11	0.02	\$0.00	NA	35.68	\$0.23	0.01	\$0.00	NA
WEST AMERICAN INSURANCE	251.76	\$25.32	0.10	\$2.54	0.10	49.86	\$25.41	0.51	\$1.95	0.08	51.52	\$10.67	0.21	\$6.92	0.65	353.14	\$61.40	0.17	\$11.40	0.19
WESTFIELD INSURANCE COMPANY	781.15	\$41.99	0.05	\$250.21	5.96	95.58	\$45.97	0.48	\$52.44	1.14	96.74	\$18.53	0.19	\$5.22	0.28	973.47	\$106.48	0.11	\$307.87	2.89
WOLVERINE MUTUAL INSURANCE	0.00	(\$0.17)	NA	\$0.00	NA	0.00	(\$0.17)	NA	\$0.00	NA	0.00	(\$0.07)	NA	\$0.00	NA	0.00	(\$0.41)	NA	\$0.00	NA
Mean:	10664.09	\$722.16	0.1058	\$448.06	0.7403	1456.91	\$659.77	0.6244	\$419.48	1.2077	1539.48	\$230.91	0.2805	\$144.57	1.5588	13275.98	\$1,578.23	0.1847	\$990.50	1.0549
StDev:	35761.84	\$2,440.14	0.1562	\$1,491.66	1.3168	5599.29	\$2,485.74	0.4643	\$1,577.83	3.9121	5880.10	\$789.63	0.4128	\$531.95	5.0487	46498.24	\$5,619.40	0.2334	\$3,351.62	4.18
Min:	0.00	(\$2.13)	0.0166	\$0.00	0.0043	0.00	(\$2.20)	0.0249	\$0.00	0.0089	0.00	(\$0.79)	0.0155	\$0.00	0.0097	0.00	(\$5.12)	0.0064	(\$0.01)	0.0039
Max:	273987.38	\$19,620.93	1.4882	\$10,094.22	6.5588	47219.20	\$21,186.07	3.228	\$13,272.94	33.698	49242.64	\$6,455.74	3.024	\$4,420.44	33.946	370449.22	\$47,262.74	1.8748	\$25,990.87	36.247

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	4126.25	\$168.49	0.04	\$10.91	0.06	733.90	\$290.46	0.40	\$195.20	0.67	778.52	\$80.41	0.10	\$61.01	0.76	5638.67	\$539.36	0.10	\$267.12	0.50
ALLIED PROPERTY AND CASUALTY	21859.22	\$1,495.38	0.07	\$451.83	0.30	3879.47	\$1,235.05	0.32	\$974.07	0.79	4229.19	\$605.14	0.14	\$246.30	0.41	29967.88	\$3,335.57	0.11	\$1,672.20	0.50
ALLSTATE INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.04)	NA	0.00	\$0.00	NA	(\$0.04)	NA
ALLSTATE INSURANCE COMPANY	199693.89	\$11,058.38	0.06	\$8,541.08	0.77	20811.10	\$11,292.11	0.54	\$6,817.45	0.60	22926.57	\$4,220.69	0.18	\$1,917.05	0.45	243431.56	\$26,571.18	0.11	\$17,275.58	0.65
AMERICAN FELLOWSHIP MUTUAL	141.00	\$10.40	0.07	\$0.00	NA	21.86	\$8.95	0.41	\$0.00	NA	21.86	\$2.84	0.13	\$0.00	NA	184.72	\$22.19	0.12	\$0.00	NA
AMERICAN INSURANCE COMPANY, THE	77.97	\$5.54	0.07	\$3.04	0.55	23.71	\$9.46	0.40	\$5.14	0.54	21.83	\$1.67	0.08	\$0.10	0.06	123.51	\$16.67	0.14	\$8.29	0.50
AMERICAN INTERNATIONAL INSURANCE	2970.75	\$147.28	0.05	\$33.09	0.22	501.61	\$208.19	0.42	\$128.30	0.62	533.74	\$63.27	0.12	\$31.49	0.50	4006.10	\$418.74	0.10	\$192.88	0.46
AMEX ASSURANCE COMPANY	1395.31	\$127.05	0.09	\$26.35	0.21	414.29	\$152.10	0.37	\$106.24	0.70	427.21	\$41.27	0.10	\$24.72	0.60	2236.81	\$320.41	0.14	\$157.30	0.49
AMICA MUTUAL INSURANCE COMPANY	1178.02	\$95.42	0.08	\$11.59	0.12	195.15	\$115.53	0.59	\$72.90	0.63	210.54	\$24.97	0.12	\$15.99	0.64	1583.71	\$235.92	0.15	\$100.48	0.43
ARGONAUT INSURANCE COMPANY	40.29	\$6.58	0.16	\$0.00	NA	2.16	\$3.20	1.48	\$0.00	NA	2.15	\$0.98	0.46	\$0.35	0.35	44.60	\$10.76	0.24	\$0.35	0.03
AUTO CLUB GROUP INSURANCE	114618.38	\$7,691.42	0.07	\$8,420.04	1.09	19857.70	\$8,250.15	0.42	\$6,178.03	0.75	20719.30	\$2,431.17	0.12	\$1,576.35	0.65	155195.38	\$18,372.75	0.12	\$16,174.41	0.88

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	121359.37	\$8,732.84	0.07	\$5,008.08	0.57	19592.03	\$8,071.05	0.41	\$6,390.76	0.79	20642.79	\$2,343.83	0.11	\$1,622.57	0.69	161594.19	\$19,147.72	0.12	\$13,021.41	0.68
AUTO-OWNERS INSURANCE COMPANY	71582.74	\$2,820.47	0.04	\$1,979.23	0.70	7906.75	\$3,244.42	0.41	\$2,176.21	0.67	8750.65	\$1,024.08	0.12	\$413.97	0.40	88240.14	\$7,088.96	0.08	\$4,569.40	0.64
BRISTOL WEST INSURANCE COMPANY	11840.97	\$725.03	0.06	\$493.43	0.68	930.54	\$643.00	0.69	\$391.54	0.61	973.63	\$195.45	0.20	\$88.22	0.45	13745.14	\$1,563.48	0.11	\$973.19	0.62
CINCINNATI INSURANCE COMPANY, THE	1060.56	\$55.26	0.05	\$2.50	0.05	144.32	\$56.22	0.39	\$19.92	0.35	161.96	\$23.60	0.15	\$3.40	0.14	1366.84	\$135.08	0.10	\$25.82	0.19
CITIZENS INSURANCE COMPANY OF	327939.77	\$14,273.38	0.04	\$4,911.80	0.34	39299.09	\$12,789.30	0.33	\$10,361.64	0.81	41272.39	\$5,096.99	0.12	\$2,743.03	0.54	408511.25	\$32,159.67	0.08	\$18,016.48	0.56
CONTINENTAL INSURANCE COMPANY, THE	0.00	\$2.67	NA	\$3.16	1.18	1.50	\$1.64	1.09	\$39.64	24.17	1.00	\$0.06	0.06	\$6.59	111.68	2.50	\$4.37	1.75	\$49.39	11.30
DAIRYLAND INSURANCE COMPANY	3786.70	\$489.44	0.13	\$73.86	0.15	66.21	\$77.77	1.17	\$53.33	0.69	69.23	\$34.12	0.49	\$17.88	0.52	3922.14	\$601.32	0.15	\$145.07	0.24
EMCASCO INSURANCE COMPANY	1440.42	\$96.54	0.07	\$14.66	0.15	176.67	\$91.92	0.52	\$57.91	0.63	185.83	\$30.80	0.17	\$16.29	0.53	1802.92	\$219.26	0.12	\$88.86	0.41
EMPLOYERS MUTUAL CASUALTY	424.12	\$28.85	0.07	\$4.72	0.16	44.26	\$25.16	0.57	\$6.24	0.25	45.51	\$8.26	0.18	\$2.46	0.30	513.89	\$62.27	0.12	\$13.41	0.22
ESURANCE INSURANCE COMPANY	10.98	\$7.22	0.66	\$0.00	NA	4.00	\$5.96	1.49	\$0.00	NA	2.00	\$1.18	0.59	\$0.00	NA	16.98	\$14.36	0.85	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	31521.40	\$981.77	0.03	\$537.87	0.55	2486.00	\$1,150.02	0.46	\$860.55	0.75	2623.50	\$324.11	0.12	\$299.18	0.92	36630.90	\$2,455.90	0.07	\$1,697.60	0.69

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU MUTUAL INSURANCE	2529.30	\$81.23	0.03	\$10.03	0.12	234.70	\$99.63	0.42	\$43.84	0.44	252.00	\$31.72	0.13	\$40.30	1.27	3016.00	\$212.57	0.07	\$94.17	0.44
FARMERS INSURANCE EXCHANGE	35461.85	\$2,235.27	0.06	\$677.66	0.30	3358.27	\$1,956.08	0.58	\$1,434.95	0.73	3684.45	\$691.91	0.19	\$362.78	0.52	42504.57	\$4,883.26	0.11	\$2,475.40	0.51
FEDERAL INSURANCE COMPANY	116.39	\$12.86	0.11	\$0.00	NA	37.51	\$32.57	0.87	\$11.02	0.34	39.97	\$11.65	0.29	\$0.32	0.03	193.87	\$57.07	0.29	\$11.34	0.20
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.61)	NA	\$0.00	NA	0.42	(\$0.70)	NA	\$11.82	NA	0.00	(\$0.45)	NA	\$2.60	NA	0.42	(\$1.75)	NA	\$14.41	NA
FOUNDERS INSURANCE COMPANY	150.21	\$18.77	0.12	\$0.00	NA	3.49	\$1.98	0.57	\$0.00	NA	2.66	\$1.02	0.38	\$0.00	NA	156.36	\$21.77	0.14	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	11.32	\$1.68	0.15	\$2.95	1.76	0.33	\$0.31	0.93	\$0.00	NA	0.33	\$0.22	0.65	\$0.00	NA	11.98	\$2.20	0.18	\$2.95	1.34
FRANKENMUTH MUTUAL INSURANCE	21764.00	\$974.18	0.04	\$485.34	0.50	2962.00	\$873.75	0.29	\$849.18	0.97	2778.00	\$357.31	0.13	\$185.27	0.52	27504.00	\$2,205.24	0.08	\$1,519.79	0.69
FREMONT MUTUAL INSURANCE	2096.24	\$54.29	0.03	\$8.18	0.15	148.56	\$46.43	0.31	\$26.96	0.58	157.21	\$18.61	0.12	\$3.96	0.21	2402.01	\$119.33	0.05	\$39.10	0.33
GE PROPERTY & CASUALTY INSURANCE	486.41	\$41.39	0.09	\$3.40	0.08	94.82	\$33.50	0.35	\$12.67	0.38	86.40	\$9.48	0.11	\$0.83	0.09	667.63	\$84.36	0.13	\$16.90	0.20
GEICO INDEMNITY COMPANY	3112.49	\$345.72	0.11	\$615.46	1.78	319.69	\$198.10	0.62	\$65.59	0.33	336.79	\$93.29	0.28	\$4.80	0.05	3768.97	\$637.10	0.17	\$685.85	1.08
GLENS FALLS INSURANCE COMPANY, THE	2118.93	\$144.31	0.07	\$105.49	0.73	349.50	\$148.31	0.42	\$65.19	0.44	375.09	\$58.59	0.16	\$13.97	0.24	2843.52	\$351.22	0.12	\$184.65	0.53

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GMAC INSURANCE COMPANY	14.50	\$1.07	0.07	\$0.00	NA	2.50	\$1.19	0.47	\$0.00	NA	2.50	\$0.49	0.20	\$0.00	NA	19.50	\$2.75	0.14	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.10	NA	0.00	\$0.00	NA	(\$3.84)	NA	0.00	\$0.00	NA	(\$3.74)	NA
GRANGE INSURANCE COMPANY OF	49.46	\$4.21	0.09	\$0.00	NA	7.91	\$4.60	0.58	\$0.32	0.07	8.33	\$1.49	0.18	\$0.39	0.26	65.70	\$10.30	0.16	\$0.71	0.07
GREAT AMERICAN INSURANCE	1973.65	\$185.90	0.09	\$94.59	0.51	440.30	\$150.46	0.34	\$93.74	0.62	505.29	\$86.43	0.17	\$30.25	0.35	2919.24	\$422.79	0.14	\$218.58	0.52
GREAT LAKES CASUALTY INSURANCE	1705.79	\$134.63	0.08	\$111.30	0.83	235.01	\$107.18	0.46	\$155.11	1.45	242.03	\$36.65	0.15	\$17.61	0.48	2182.83	\$278.46	0.13	\$284.02	1.02
GREAT NORTHERN INSURANCE	4.80	\$0.57	0.12	\$0.00	NA	1.60	\$1.06	0.66	\$1.21	1.14	1.60	\$0.81	0.50	\$0.00	NA	8.00	\$2.43	0.30	\$1.21	0.50
GUARANTY NATIONAL INSURANCE	230.20	\$16.33	0.07	\$0.50	0.03	23.39	\$14.48	0.62	\$14.84	1.02	22.97	\$5.55	0.24	\$3.66	0.66	276.56	\$36.36	0.13	\$19.00	0.52
HARLEYSVILLE LAKE STATES INSURANCE	2860.43	\$227.21	0.08	\$17.41	0.08	368.55	\$198.63	0.54	\$95.03	0.48	407.15	\$65.03	0.16	\$39.08	0.60	3636.13	\$490.88	0.13	\$151.52	0.31
HARTFORD ACCIDENT AND INDEMNITY	4344.44	\$205.49	0.05	\$378.73	1.84	754.92	\$282.91	0.37	\$219.58	0.78	791.80	\$77.83	0.10	\$40.01	0.51	5891.16	\$566.24	0.10	\$638.32	1.13
HARTFORD CASUALTY INSURANCE	38.51	\$3.52	0.09	\$0.00	NA	7.14	\$2.80	0.39	\$0.00	NA	7.15	\$0.90	0.13	\$0.10	0.11	52.80	\$7.22	0.14	\$0.10	0.01
HARTFORD INSURANCE COMPANY OF	10815.44	\$613.55	0.06	\$487.99	0.80	1903.04	\$580.45	0.31	\$397.35	0.68	2116.74	\$211.51	0.10	\$89.10	0.42	14835.22	\$1,405.50	0.09	\$974.43	0.69

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
HARTFORD UNDERWRITERS INSURANCE	276.01	\$19.23	0.07	\$0.00	NA	50.31	\$17.27	0.34	\$15.85	0.92	50.51	\$6.68	0.13	\$5.12	0.77	376.83	\$43.18	0.11	\$20.97	0.49
HASTINGS MUTUAL INSURANCE	1209.80	\$119.26	0.10	\$125.13	1.05	132.50	\$60.06	0.45	\$54.62	0.91	145.00	\$28.14	0.19	\$6.86	0.24	1487.30	\$207.46	0.14	\$186.61	0.90
HOME-OWNERS INSURANCE COMPANY	40161.00	\$1,428.55	0.04	\$477.04	0.33	4468.75	\$1,628.52	0.36	\$1,096.33	0.67	4784.30	\$476.34	0.10	\$241.28	0.51	49414.05	\$3,533.41	0.07	\$1,814.64	0.51
HORACE MANN INSURANCE COMPANY	2785.88	\$160.83	0.06	\$60.90	0.38	417.30	\$142.58	0.34	\$112.61	0.79	463.39	\$67.09	0.14	\$35.27	0.53	3666.57	\$370.50	0.10	\$208.79	0.56
INTEGON NATIONAL INSURANCE	1240.45	\$107.68	0.09	\$17.79	0.17	124.94	\$89.41	0.72	\$65.79	0.74	133.23	\$28.07	0.21	\$7.90	0.28	1498.62	\$225.15	0.15	\$91.48	0.41
LIBERTY INSURANCE CORPORATION	0.00	(\$0.13)	NA	\$0.00	NA	0.05	(\$0.09)	NA	\$5.77	NA	0.02	(\$0.06)	NA	(\$0.59)	NA	0.07	(\$0.29)	NA	\$5.18	NA
LIBERTY MUTUAL FIRE INSURANCE	22903.60	\$2,021.13	0.09	\$504.71	0.25	5495.00	\$2,729.18	0.50	\$1,527.12	0.56	5917.94	\$753.08	0.13	\$472.11	0.63	34316.54	\$5,503.39	0.16	\$2,503.95	0.45
LUMBERMENS MUTUAL CASUALTY	123.36	\$5.98	0.05	\$1.15	0.19	18.28	\$6.24	0.34	\$17.88	2.86	18.38	\$2.33	0.13	\$6.42	2.76	160.02	\$14.55	0.09	\$25.45	1.75
MEEMIC INSURANCE COMPANY	20914.55	\$1,202.44	0.06	\$1,608.18	1.34	3356.70	\$1,077.06	0.32	\$865.27	0.80	3473.64	\$470.82	0.14	\$235.42	0.50	27744.89	\$2,750.32	0.10	\$2,708.86	0.98
MEMBERSELECT INSURANCE COMPANY	7569.38	\$964.13	0.13	\$1,597.73	1.66	755.46	\$632.82	0.84	\$590.60	0.93	801.47	\$267.80	0.33	\$104.46	0.39	9126.31	\$1,864.76	0.20	\$2,292.79	1.23
MERASTAR INSURANCE COMPANY	37.88	\$4.61	0.12	\$0.00	NA	7.97	\$4.42	0.55	\$1.50	0.34	8.97	\$1.38	0.15	\$0.05	0.03	54.82	\$10.41	0.19	\$1.55	0.15

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
MERCHANTS MUTUAL INSURANCE	132.00	\$6.64	0.05	\$0.00	NA	12.00	\$5.05	0.42	\$0.00	NA	12.00	\$1.99	0.17	\$0.00	NA	156.00	\$13.68	0.09	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	557.73	\$34.20	0.06	\$8.04	0.24	85.30	\$30.25	0.35	\$37.32	1.23	88.32	\$11.19	0.13	(\$0.42)	NA	731.35	\$75.64	0.10	\$44.94	0.59
METROPOLITAN GENERAL INSURANCE	70.00	\$3.80	0.05	\$0.00	NA	10.83	\$2.99	0.28	\$0.12	0.04	10.91	\$1.19	0.11	\$0.16	0.13	91.74	\$7.98	0.09	\$0.28	0.03
METROPOLITAN GROUP PROPERTY AND	4832.72	\$395.85	0.08	\$1,593.20	4.02	661.10	\$323.49	0.49	\$248.28	0.77	688.23	\$117.17	0.17	\$89.79	0.77	6182.05	\$836.51	0.14	\$1,931.26	2.31
METROPOLITAN PROPERTY AND CASUALTY	679.76	\$38.40	0.06	\$11.63	0.30	84.21	\$29.89	0.35	\$29.47	0.99	85.55	\$10.85	0.13	\$6.43	0.59	849.52	\$79.14	0.09	\$47.53	0.60
MIC GENERAL INSURANCE CORPORATION	2494.75	\$163.10	0.07	\$76.92	0.47	462.75	\$205.81	0.44	\$153.13	0.74	499.29	\$55.10	0.11	\$38.70	0.70	3456.79	\$424.01	0.12	\$268.75	0.63
MICHIGAN AUTOMOBILE INSURANCE	1958.30	\$269.02	0.14	\$137.76	0.51	87.64	\$85.28	0.97	\$26.04	0.31	95.81	\$24.50	0.26	\$13.30	0.54	2141.75	\$378.79	0.18	\$177.10	0.47
MICHIGAN INSURANCE COMPANY	60946.00	\$891.74	0.01	\$140.82	0.16	6791.00	\$855.29	0.13	\$618.33	0.72	6626.00	\$332.96	0.05	\$170.99	0.51	74363.00	\$2,079.98	0.03	\$930.14	0.45
MICHIGAN MILLERS MUTUAL	11118.26	\$553.30	0.05	\$214.87	0.39	1416.50	\$438.68	0.31	\$407.97	0.93	1538.16	\$217.19	0.14	\$109.82	0.51	14072.92	\$1,209.18	0.09	\$732.66	0.61
MID-CENTURY INSURANCE COMPANY	1052.52	\$42.17	0.04	\$50.50	1.20	130.29	\$71.68	0.55	\$34.69	0.48	132.72	\$21.24	0.16	\$8.92	0.42	1315.53	\$135.10	0.10	\$94.11	0.70
MODERN SERVICE INSURANCE	730.35	\$108.11	0.15	\$5.70	0.05	19.30	\$19.44	1.01	\$9.06	0.47	19.23	\$9.16	0.48	\$0.63	0.07	768.88	\$136.71	0.18	\$15.39	0.11

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MUTUAL SERVICE CASUALTY	869.53	\$46.39	0.05	\$3.54	0.08	116.45	\$42.33	0.36	\$64.16	1.52	115.31	\$10.04	0.09	\$9.18	0.91	1101.29	\$98.76	0.09	\$76.88	0.78
NATIONAL BEN-FRANKLIN INSURANCE	396.00	\$22.44	0.06	\$0.00	NA	68.58	\$25.12	0.37	\$5.01	0.20	84.16	\$10.59	0.13	\$1.19	0.11	548.74	\$58.16	0.11	\$6.19	0.11
NATIONAL GENERAL INSURANCE	140.52	\$14.12	0.10	\$2.48	0.18	30.37	\$12.72	0.42	\$25.71	2.02	34.49	\$3.13	0.09	\$0.31	0.10	205.38	\$29.97	0.15	\$28.50	0.95
NATIONWIDE INSURANCE COMPANY OF	5354.93	\$289.35	0.05	\$198.14	0.68	1126.64	\$316.18	0.28	\$570.90	1.81	1214.39	\$135.22	0.11	\$194.79	1.44	7695.96	\$740.75	0.10	\$963.83	1.30
NATIONWIDE MUTUAL FIRE INSURANCE	35359.27	\$2,753.74	0.08	\$1,368.20	0.50	7186.10	\$2,653.95	0.37	\$2,351.97	0.89	7468.22	\$1,150.29	0.15	\$523.88	0.46	50013.59	\$6,557.97	0.13	\$4,244.04	0.65
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.73	NA	0.00	\$0.00	NA	\$1.03	NA	0.00	\$0.00	NA	\$2.77	NA
NATIONWIDE PROPERTY AND CASUALTY	166.22	\$35.52	0.21	\$2.42	0.07	17.48	\$16.99	0.97	\$0.00	NA	17.48	\$4.78	0.27	\$0.00	NA	201.18	\$57.29	0.28	\$2.42	0.04
NORTH POINTE INSURANCE COMPANY	3538.00	\$437.57	0.12	\$84.29	0.19	89.00	\$88.09	0.99	\$72.49	0.82	92.00	\$37.91	0.41	\$12.89	0.34	3719.00	\$563.57	0.15	\$169.66	0.30
NORTHERN INSURANCE COMPANY OF	42.36	\$2.70	0.06	\$0.00	NA	6.97	\$2.68	0.38	\$3.77	1.41	7.72	\$1.25	0.16	\$1.07	0.86	57.05	\$6.62	0.12	\$4.84	0.73
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.19	NA	0.00	\$0.00	NA	\$2.76	NA	0.00	\$0.00	NA	\$2.96	NA
PARTNERS MUTUAL INSURANCE	856.00	\$95.44	0.11	\$21.27	0.22	230.04	\$76.49	0.33	\$57.03	0.75	122.67	\$39.79	0.32	\$17.57	0.44	1208.71	\$211.71	0.18	\$95.87	0.45

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PHARMACISTS MUTUAL INSURANCE	24.00	\$1.04	0.04	\$0.00	NA	8.00	\$1.79	0.22	\$0.00	NA	4.00	\$0.42	0.11	\$0.00	NA	36.00	\$3.25	0.09	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	7954.58	\$400.53	0.05	\$24.37	0.06	1140.04	\$292.03	0.26	\$305.21	1.05	1148.97	\$115.75	0.10	\$67.93	0.59	10243.59	\$808.31	0.08	\$397.51	0.49
PROGRESSIVE MICHIGAN INSURANCE	60555.00	\$4,970.42	0.08	\$2,383.02	0.48	7551.00	\$4,659.71	0.62	\$2,484.45	0.53	7968.00	\$1,166.73	0.15	\$538.31	0.46	76074.00	\$10,796.85	0.14	\$5,405.77	0.50
PRUDENTIAL GENERAL INSURANCE	147.55	\$11.00	0.07	\$0.50	0.05	14.38	\$9.09	0.63	\$1.53	0.17	13.07	\$3.00	0.23	\$0.30	0.10	175.00	\$23.09	0.13	\$2.34	0.10
PRUDENTIAL PROPERTY AND CASUALTY	7941.96	\$401.18	0.05	\$938.57	2.34	1075.80	\$377.17	0.35	\$416.94	1.11	932.37	\$145.83	0.16	\$81.47	0.56	9950.13	\$924.18	0.09	\$1,436.98	1.55
QBE INSURANCE CORPORATION	200.23	\$38.64	0.19	\$2.92	0.08	1.40	\$1.72	1.23	\$0.00	NA	1.41	\$0.47	0.33	\$0.00	NA	203.04	\$40.82	0.20	\$2.92	0.07
RESPONSE WORLDWIDE INSURANCE	8.32	\$0.58	0.07	\$0.00	NA	1.00	\$0.41	0.41	\$0.00	NA	1.00	\$0.19	0.19	\$0.48	2.51	10.32	\$1.18	0.11	\$0.48	0.40
ROYAL INSURANCE COMPANY OF	15.51	\$1.47	0.09	\$0.00	NA	3.00	\$2.29	0.76	\$0.00	NA	4.08	\$1.19	0.29	\$0.00	NA	22.59	\$4.95	0.22	\$0.00	NA
SAFECO INSURANCE COMPANY OF	1233.69	\$106.94	0.09	\$9.33	0.09	217.77	\$88.33	0.41	\$121.21	1.37	271.58	\$26.22	0.10	\$33.31	1.27	1723.04	\$221.49	0.13	\$163.86	0.74
SAFECO INSURANCE COMPANY OF	9939.09	\$852.36	0.09	\$210.77	0.25	1904.04	\$703.69	0.37	\$658.41	0.94	2306.13	\$242.91	0.11	\$132.96	0.55	14149.26	\$1,798.96	0.13	\$1,002.14	0.56
SECURA INSURANCE, A MUTUAL	3204.28	\$208.79	0.07	\$51.89	0.25	452.62	\$149.98	0.33	\$131.98	0.88	477.89	\$63.99	0.13	\$35.00	0.55	4134.79	\$422.76	0.10	\$218.87	0.52

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA SUPREME INSURANCE	21.00	\$2.81	0.13	\$0.00	NA	6.00	\$2.58	0.43	\$0.00	NA	6.00	\$0.64	0.11	\$0.00	NA	33.00	\$6.03	0.18	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	5874.09	\$527.37	0.09	\$118.04	0.22	169.44	\$113.64	0.67	\$203.82	1.79	128.36	\$33.61	0.26	\$33.30	0.99	6171.89	\$674.62	0.11	\$355.16	0.53
STANDARD FIRE INSURANCE COMPANY, THE	7.56	\$0.41	0.05	\$0.00	NA	2.69	\$0.76	0.28	\$4.26	5.65	1.15	\$0.35	0.30	\$2.22	6.35	11.40	\$1.52	0.13	\$6.48	4.27
STATE AUTOMOBILE MUTUAL	821.09	\$49.58	0.06	\$17.42	0.35	135.43	\$62.79	0.46	\$35.12	0.56	136.09	\$25.70	0.19	\$11.14	0.43	1092.61	\$138.07	0.13	\$63.69	0.46
STATE FARM FIRE AND CASUALTY	385.11	\$42.40	0.11	\$2.77	0.07	43.63	\$40.03	0.92	\$25.00	0.62	46.40	\$7.61	0.16	\$3.59	0.47	475.14	\$90.04	0.19	\$31.37	0.35
STATE FARM MUTUAL AUTOMOBILE	189776.20	\$10,213.64	0.05	\$4,536.39	0.44	24598.94	\$11,524.03	0.47	\$8,224.11	0.71	26800.37	\$3,198.86	0.12	\$2,203.70	0.69	241175.51	\$24,936.54	0.10	\$14,964.21	0.60
TEACHERS INSURANCE COMPANY	3179.14	\$140.47	0.04	\$8.76	0.06	459.74	\$136.50	0.30	\$132.35	0.97	481.07	\$58.94	0.12	\$24.89	0.42	4119.95	\$335.91	0.08	\$166.00	0.49
TITAN INSURANCE COMPANY	2795.58	\$443.07	0.16	\$116.19	0.26	104.05	\$102.06	0.98	\$59.93	0.59	105.33	\$38.44	0.36	\$10.40	0.27	3004.96	\$583.56	0.19	\$186.52	0.32
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.27)	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.27)	NA
TRAVELERS INDEMNITY COMPANY OF	46.80	\$1.93	0.04	\$0.00	NA	11.24	\$1.93	0.17	\$0.00	NA	6.21	\$0.83	0.13	\$0.00	NA	64.25	\$4.70	0.07	\$0.00	NA
TRUMBULL INSURANCE COMPANY	121.13	\$8.42	0.07	\$0.00	NA	13.32	\$7.39	0.55	\$2.17	0.29	14.41	\$2.47	0.17	(\$1.78)	NA	148.86	\$18.27	0.12	\$0.39	0.02

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 41 Grand Rapids Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
UNITED SERVICES AUTOMOBILE	17367.06	\$1,077.89	0.06	\$356.06	0.33	3580.36	\$1,438.32	0.40	\$954.94	0.66	3733.79	\$339.03	0.09	\$203.77	0.60	24681.21	\$2,855.24	0.12	\$1,514.77	0.53
UNITRIN DIRECT INSURANCE COMPANY	3943.07	\$218.99	0.06	\$35.16	0.16	544.99	\$216.15	0.40	\$139.35	0.64	550.54	\$85.19	0.15	\$8.40	0.10	5038.60	\$520.33	0.10	\$182.91	0.35
UNITRIN DIRECT PROPERTY & CASUALTY	170.20	\$8.84	0.05	\$0.00	NA	28.29	\$10.47	0.37	\$0.00	NA	50.58	\$2.82	0.06	\$0.00	NA	249.07	\$22.13	0.09	\$0.00	NA
USAA CASUALTY INSURANCE	15356.66	\$1,028.22	0.07	\$229.54	0.22	2974.88	\$1,278.12	0.43	\$816.85	0.64	3100.81	\$313.41	0.10	\$183.81	0.59	21432.35	\$2,619.75	0.12	\$1,230.21	0.47
WARNER INSURANCE COMPANY	4.60	\$0.08	0.02	\$0.00	NA	1.15	\$0.17	0.14	\$0.00	NA	1.15	\$0.02	0.01	\$0.00	NA	6.90	\$0.27	0.04	\$0.00	NA
WEST AMERICAN INSURANCE	301.61	\$27.24	0.09	\$0.00	NA	53.47	\$23.85	0.45	\$3.24	0.14	56.30	\$10.61	0.19	\$1.09	0.10	411.38	\$61.69	0.15	\$4.33	0.07
WESTFIELD INSURANCE COMPANY	1824.08	\$91.05	0.05	\$5.76	0.06	217.41	\$85.88	0.40	\$59.91	0.70	225.60	\$35.34	0.16	\$8.33	0.24	2267.09	\$212.28	0.09	\$74.00	0.35
WOLVERINE MUTUAL INSURANCE	7946.86	\$390.28	0.05	\$61.54	0.16	995.96	\$326.11	0.33	\$248.49	0.76	1039.56	\$140.91	0.14	\$50.06	0.36	9982.38	\$857.31	0.09	\$360.08	0.42
Mean:	15457.21	\$861.02	0.0824	\$499.49	0.5059	1963.36	\$809.45	0.5128	\$588.99	1.1068	2082.83	\$270.51	0.1822	\$149.70	1.9357	18743.28	\$1,890.65	0.1505	\$1,207.93	0.7134
StDev:	45381.67	\$2,344.79	0.0685	\$1,446.56	0.6395	5617.54	\$2,295.08	0.2642	\$1,671.06	2.6535	5972.44	\$782.27	0.1152	\$441.07	12.217	55831.43	\$5,346.69	0.1830	\$3,424.84	1.2609
Min:	0.00	(\$0.61)	0.0146	\$0.00	0.0306	0.00	(\$0.70)	0.1259	(\$0.27)	0.0411	0.00	(\$0.45)	0.0148	\$0.00	0.0271	0.00	(\$1.75)	0.028	(\$3.74)	0.0141
Max:	327939.77	\$14,273.38	0.6574	\$8,541.08	4.0247	39299.09	\$12,789.30	1.4908	\$10,361.64	24.17	41272.39	\$5,096.99	0.6515	\$2,743.03	111.68	408511.25	\$32,159.67	1.748	\$18,016.48	11.302

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 42 Grand Rapids Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	6936.30	\$281.01	0.04	\$321.23	1.14	1215.72	\$431.29	0.35	\$395.41	0.92	1287.77	\$138.48	0.11	\$74.20	0.54	9439.79	\$850.78	0.09	\$790.84	0.93
ALLIED PROPERTY AND CASUALTY	3880.77	\$259.30	0.07	\$206.22	0.80	687.47	\$213.02	0.31	\$184.71	0.87	762.04	\$107.12	0.14	\$44.89	0.42	5330.28	\$579.43	0.11	\$435.82	0.75
ALLSTATE INSURANCE COMPANY	18493.82	\$983.40	0.05	\$805.15	0.82	2129.20	\$1,112.04	0.52	\$694.43	0.62	2373.48	\$442.35	0.19	\$204.23	0.46	22996.50	\$2,537.78	0.11	\$1,703.80	0.67
AMERICAN FELLOWSHIP MUTUAL	573.90	\$36.30	0.06	\$2.10	0.06	86.96	\$20.87	0.24	\$10.53	0.50	86.96	\$6.03	0.07	\$4.06	0.67	747.82	\$63.20	0.08	\$16.68	0.26
AMERICAN INTERNATIONAL INSURANCE	4586.60	\$232.55	0.05	\$6,565.07	28.23	786.42	\$297.66	0.38	\$283.35	0.95	840.81	\$108.74	0.13	\$38.50	0.35	6213.83	\$638.94	0.10	\$6,886.92	10.78
AMERICAN PROTECTION INSURANCE	6.00	\$0.29	0.05	\$0.00	NA	1.00	\$0.35	0.35	\$0.00	NA	1.00	\$0.08	0.08	\$0.00	NA	8.00	\$0.72	0.09	\$0.00	NA
AMEX ASSURANCE COMPANY	1143.90	\$98.81	0.09	\$104.56	1.06	324.56	\$107.42	0.33	\$100.26	0.93	331.46	\$29.74	0.09	\$33.05	1.11	1799.92	\$235.97	0.13	\$237.88	1.01
AMICA MUTUAL INSURANCE COMPANY	2687.29	\$178.67	0.07	\$37.41	0.21	494.78	\$234.55	0.47	\$115.04	0.49	522.53	\$62.35	0.12	\$35.14	0.56	3704.60	\$475.57	0.13	\$187.59	0.39
ARGONAUT INSURANCE COMPANY	12.05	\$1.75	0.15	\$0.00	NA	0.41	\$0.06	0.15	\$0.00	NA	0.99	\$0.13	0.13	\$0.00	NA	13.45	\$1.94	0.14	\$0.00	NA
AUTO-OWNERS INSURANCE COMPANY	82497.15	\$3,234.44	0.04	\$2,040.06	0.63	9124.75	\$3,713.46	0.41	\$2,507.01	0.68	10090.95	\$1,203.35	0.12	\$493.67	0.41	101712.85	\$8,151.24	0.08	\$5,040.74	0.62
BRISTOL WEST INSURANCE COMPANY	22141.29	\$1,135.87	0.05	\$263.31	0.23	1818.61	\$1,013.98	0.56	\$712.75	0.70	1878.65	\$305.30	0.16	\$187.47	0.61	25838.55	\$2,455.14	0.10	\$1,163.53	0.47

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
CINCINNATI INSURANCE COMPANY, THE	9026.80	\$459.47	0.05	\$315.01	0.69	1188.24	\$439.85	0.37	\$316.40	0.72	1340.38	\$189.38	0.14	\$58.85	0.31	11555.42	\$1,088.70	0.09	\$690.27	0.63
CITIZENS INSURANCE COMPANY OF	253691.13	\$11,024.01	0.04	\$3,369.05	0.31	30962.01	\$9,855.16	0.32	\$7,446.78	0.76	32627.31	\$4,003.43	0.12	\$1,976.54	0.49	317280.45	\$24,882.59	0.08	\$12,792.37	0.51
CONTINENTAL INSURANCE COMPANY, THE	0.58	(\$4.12)	NA	\$17.75	NA	0.33	(\$4.26)	NA	\$67.93	NA	0.58	(\$1.76)	NA	\$10.19	NA	1.49	(\$10.15)	NA	\$95.87	NA
DAIRYLAND INSURANCE COMPANY	2894.55	\$352.92	0.12	\$29.04	0.08	62.56	\$67.19	1.07	\$52.23	0.78	63.90	\$28.47	0.45	\$18.45	0.65	3021.01	\$448.57	0.15	\$99.72	0.22
EMCASCO INSURANCE COMPANY	842.18	\$56.82	0.07	\$26.75	0.47	111.75	\$52.38	0.47	\$17.72	0.34	112.17	\$17.30	0.15	\$14.65	0.85	1066.10	\$126.50	0.12	\$59.12	0.47
EMPLOYERS MUTUAL CASUALTY	254.88	\$17.38	0.07	\$2.11	0.12	22.10	\$11.25	0.51	\$19.09	1.70	22.10	\$3.54	0.16	\$1.06	0.30	299.08	\$32.17	0.11	\$22.26	0.69
ESURANCE INSURANCE COMPANY	4.98	\$2.76	0.55	\$0.00	NA	1.32	\$1.30	0.98	\$0.00	NA	0.66	\$0.28	0.43	\$0.00	NA	6.96	\$4.34	0.62	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	75291.20	\$2,292.75	0.03	\$954.67	0.42	7503.40	\$2,593.12	0.35	\$2,240.88	0.86	7893.60	\$810.27	0.10	\$634.41	0.78	90688.20	\$5,696.13	0.06	\$3,829.96	0.67
FARM BUREAU MUTUAL INSURANCE	13060.60	\$349.78	0.03	\$89.64	0.26	1455.40	\$378.56	0.26	\$354.61	0.94	1561.40	\$136.13	0.09	\$90.58	0.67	16077.40	\$864.47	0.05	\$534.82	0.62
FARMERS INSURANCE EXCHANGE	45195.87	\$2,689.63	0.06	\$749.66	0.28	4265.01	\$2,328.89	0.55	\$1,641.72	0.70	4610.56	\$793.70	0.17	\$442.26	0.56	54071.44	\$5,812.22	0.11	\$2,833.64	0.49
FEDERAL INSURANCE COMPANY	21.38	\$2.42	0.11	\$0.00	NA	7.49	\$7.42	0.99	\$3.90	0.53	6.99	(\$5.29)	NA	\$0.75	NA	35.86	\$4.55	0.13	\$4.65	1.02

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TERRITORY 42 Grand Rapids Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FIDELITY AND CASUALTY COMPANY OF	0.00	\$0.14	NA	\$0.00	NA	0.33	\$0.18	0.53	\$4.43	25.33	0.00	\$0.10	NA	\$0.18	1.72	0.33	\$0.42	1.28	\$4.61	10.95
FOUNDERS INSURANCE COMPANY	19.72	\$3.27	0.17	\$0.00	NA	0.50	\$0.45	0.91	\$0.00	NA	0.50	\$0.18	0.36	\$0.00	NA	20.72	\$3.91	0.19	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	6.97	\$1.28	0.18	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.97	\$1.28	0.18	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	12416.00	\$530.61	0.04	\$134.89	0.25	1636.00	\$471.08	0.29	\$379.51	0.81	1589.00	\$194.36	0.12	\$110.69	0.57	15641.00	\$1,196.04	0.08	\$625.08	0.52
FREMONT MUTUAL INSURANCE	1170.94	\$26.42	0.02	\$0.00	NA	94.09	\$21.89	0.23	\$13.86	0.63	99.10	\$9.21	0.09	\$8.60	0.93	1364.13	\$57.52	0.04	\$22.46	0.39
GE PROPERTY & CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.72)	NA	0.00	\$0.00	NA	(\$0.72)	NA
GEICO INDEMNITY COMPANY	177.28	\$24.76	0.14	\$18.85	0.76	18.39	\$9.89	0.54	\$1.47	0.15	20.82	\$5.21	0.25	\$0.00	NA	216.49	\$39.86	0.18	\$20.33	0.51
GLENS FALLS INSURANCE COMPANY, THE	2520.93	\$154.99	0.06	\$37.91	0.24	448.83	\$161.36	0.36	\$46.91	0.29	475.75	\$69.06	0.15	\$19.62	0.28	3445.51	\$385.41	0.11	\$104.44	0.27
GMAC INSURANCE COMPANY	31.50	\$3.06	0.10	\$0.00	NA	3.00	\$1.45	0.48	\$0.00	NA	3.00	\$0.41	0.14	\$0.00	NA	37.50	\$4.92	0.13	\$0.00	NA
GRANGE INSURANCE COMPANY OF	475.00	\$25.78	0.05	\$2.11	0.08	69.75	\$21.29	0.31	\$5.33	0.25	75.00	\$7.69	0.10	\$1.05	0.14	619.75	\$54.76	0.09	\$8.49	0.16
GREAT AMERICAN INSURANCE	19.91	\$1.95	0.10	\$1.64	0.84	4.94	\$1.71	0.35	\$0.72	0.42	9.41	\$0.65	0.07	\$0.00	NA	34.26	\$4.31	0.13	\$2.36	0.55

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 42 Grand Rapids Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
GREAT LAKES CASUALTY INSURANCE	1585.44	\$124.70	0.08	\$107.99	0.87	243.68	\$102.33	0.42	\$129.24	1.26	249.72	\$39.98	0.16	\$24.97	0.62	2078.84	\$267.01	0.13	\$262.19	0.98
GREAT NORTHERN INSURANCE	62.14	\$5.17	0.08	\$0.00	NA	23.00	\$13.46	0.59	\$2.57	0.19	21.08	\$3.56	0.17	\$0.00	NA	106.22	\$22.19	0.21	\$2.57	0.12
GUARANTY NATIONAL INSURANCE	57.05	\$3.58	0.06	\$0.00	NA	7.39	\$4.37	0.59	\$0.17	0.04	7.23	\$1.97	0.27	\$0.00	NA	71.67	\$9.93	0.14	\$0.17	0.02
HARLEYSVILLE LAKE STATES INSURANCE	14137.94	\$995.09	0.07	\$751.17	0.75	1548.17	\$792.70	0.51	\$581.81	0.73	1713.99	\$222.55	0.13	\$215.59	0.97	17400.10	\$2,010.33	0.12	\$1,548.57	0.77
HARTFORD CASUALTY INSURANCE	8.00	\$0.56	0.07	\$0.00	NA	2.00	\$0.64	0.32	\$0.00	NA	2.00	\$0.31	0.16	\$0.00	NA	12.00	\$1.52	0.13	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	56.63	\$5.69	0.10	\$0.00	NA	12.98	\$6.75	0.52	\$1.63	0.24	12.97	\$1.49	0.11	\$0.59	0.39	82.58	\$13.93	0.17	\$2.22	0.16
HARTFORD UNDERWRITERS INSURANCE	40.83	\$3.19	0.08	\$1.93	0.60	8.10	\$3.25	0.40	\$13.34	4.10	7.93	\$1.06	0.13	\$0.00	NA	56.86	\$7.51	0.13	\$15.27	2.03
HASTINGS MUTUAL INSURANCE	25023.42	\$1,429.10	0.06	\$1,510.76	1.06	3166.50	\$888.84	0.28	\$1,093.16	1.23	3276.50	\$376.34	0.11	\$272.99	0.73	31466.42	\$2,694.28	0.09	\$2,876.91	1.07
HOME-OWNERS INSURANCE COMPANY	54966.40	\$1,951.97	0.04	\$702.02	0.36	6159.85	\$2,255.73	0.37	\$1,654.69	0.73	6600.40	\$699.81	0.11	\$316.24	0.45	67726.65	\$4,907.51	0.07	\$2,672.95	0.54
INTEGON NATIONAL INSURANCE	1527.14	\$127.96	0.08	\$17.98	0.14	153.86	\$114.15	0.74	\$83.99	0.74	162.89	\$35.01	0.21	\$10.81	0.31	1843.89	\$277.12	0.15	\$112.78	0.41
LIBERTY INSURANCE CORPORATION	0.00	(\$0.45)	NA	\$0.00	NA	0.00	(\$0.68)	NA	\$7.91	NA	0.00	(\$0.14)	NA	\$0.79	NA	0.00	(\$1.27)	NA	\$8.70	NA

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TERRITORY 42 Grand Rapids Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY MUTUAL FIRE INSURANCE	98215.46	\$7,021.00	0.07	\$5,445.60	0.78	23569.16	\$9,608.41	0.41	\$6,585.97	0.69	25386.95	\$3,363.43	0.13	\$1,986.00	0.59	147171.57	\$19,992.84	0.14	\$14,017.57	0.70
LUMBERMENS MUTUAL CASUALTY	73.20	\$3.58	0.05	\$0.71	0.20	12.37	\$4.48	0.36	\$23.11	5.16	12.70	\$1.75	0.14	(\$0.49)	NA	98.27	\$9.81	0.10	\$23.33	2.38
MEEMIC INSURANCE COMPANY	63418.99	\$3,589.33	0.06	\$1,068.00	0.30	10367.94	\$3,264.93	0.31	\$2,327.32	0.71	10726.07	\$1,428.42	0.13	\$764.90	0.54	84513.00	\$8,282.68	0.10	\$4,160.21	0.50
MEMBERSELECT INSURANCE COMPANY	0.00	\$6.75	NA	\$1.00	0.15	2.00	\$4.34	2.17	\$49.94	11.50	4.50	\$3.15	0.70	\$6.42	2.04	6.50	\$14.24	2.19	\$57.36	4.03
MERCHANTS MUTUAL INSURANCE	68.00	\$3.29	0.05	\$0.73	0.22	8.00	\$3.52	0.44	\$0.00	NA	7.00	\$1.61	0.23	\$1.96	1.21	83.00	\$8.41	0.10	\$2.69	0.32
METROPOLITAN DIRECT PROPERTY AND	20.00	\$0.95	0.05	\$0.00	NA	4.00	\$0.88	0.22	\$0.41	0.47	4.00	\$0.31	0.08	\$0.00	NA	28.00	\$2.15	0.08	\$0.41	0.19
METROPOLITAN GENERAL INSURANCE	0.00	\$0.14	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.14	NA	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	324.87	\$28.29	0.09	\$0.00	NA	48.65	\$23.79	0.49	(\$2.36)	NA	53.48	\$9.74	0.18	\$22.01	2.26	427.00	\$61.82	0.14	\$19.65	0.32
METROPOLITAN PROPERTY AND CASUALTY	37.12	\$1.96	0.05	\$0.00	NA	4.41	\$1.56	0.35	\$0.00	NA	4.41	\$0.74	0.17	\$0.00	NA	45.94	\$4.26	0.09	\$0.00	NA
MIC GENERAL INSURANCE CORPORATION	12157.92	\$788.24	0.06	\$625.58	0.79	2257.85	\$920.64	0.41	\$780.33	0.85	2395.94	\$237.90	0.10	\$134.55	0.57	16811.71	\$1,946.78	0.12	\$1,540.46	0.79
MICHIGAN AUTOMOBILE INSURANCE	1267.86	\$190.75	0.15	\$166.01	0.87	63.45	\$56.57	0.89	\$8.23	0.15	65.31	\$16.97	0.26	\$5.75	0.34	1396.62	\$264.29	0.19	\$179.99	0.68

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN INSURANCE COMPANY	52847.00	\$758.82	0.01	\$105.89	0.14	5798.00	\$691.31	0.12	\$506.25	0.73	5568.00	\$262.51	0.05	\$143.12	0.55	64213.00	\$1,712.65	0.03	\$755.26	0.44
MICHIGAN MILLERS MUTUAL	11411.75	\$525.36	0.05	\$59.92	0.11	1517.67	\$409.63	0.27	\$330.91	0.81	1622.13	\$207.47	0.13	\$116.68	0.56	14551.55	\$1,142.45	0.08	\$507.50	0.44
MID-CENTURY INSURANCE COMPANY	1080.06	\$47.69	0.04	\$0.14	0.00	128.36	\$75.56	0.59	\$19.82	0.26	135.72	\$22.23	0.16	\$4.59	0.21	1344.14	\$145.47	0.11	\$24.55	0.17
MODERN SERVICE INSURANCE	3702.23	\$478.16	0.13	\$261.56	0.55	96.71	\$84.08	0.87	\$68.61	0.82	96.81	\$39.54	0.41	\$7.25	0.18	3895.75	\$601.78	0.15	\$337.41	0.56
MUTUAL SERVICE CASUALTY	544.30	\$26.11	0.05	\$0.00	NA	71.14	\$21.70	0.31	\$29.05	1.34	77.30	\$6.88	0.09	\$9.14	1.33	692.74	\$54.68	0.08	\$38.20	0.70
NATIONAL BEN- FRANKLIN INSURANCE	349.75	\$19.76	0.06	\$2.55	0.13	59.41	\$19.58	0.33	\$3.23	0.17	65.50	\$8.65	0.13	\$1.82	0.21	474.66	\$47.98	0.10	\$7.60	0.16
NATIONAL GENERAL INSURANCE	1686.83	\$143.50	0.09	\$3.61	0.03	361.83	\$108.74	0.30	\$52.86	0.49	387.64	\$28.11	0.07	\$25.97	0.92	2436.30	\$280.35	0.12	\$82.44	0.29
NATIONWIDE INSURANCE COMPANY OF	950.88	\$49.69	0.05	\$8.46	0.17	207.79	\$56.83	0.27	\$69.70	1.23	229.69	\$25.66	0.11	\$24.24	0.94	1388.36	\$132.18	0.10	\$102.40	0.77
NATIONWIDE MUTUAL FIRE INSURANCE	4805.62	\$353.44	0.07	\$38.56	0.11	949.38	\$345.03	0.36	\$254.30	0.74	1006.62	\$155.99	0.15	\$82.10	0.53	6761.62	\$854.46	0.13	\$374.96	0.44
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	(\$0.06)	NA	0.00	\$0.00	NA	\$0.29	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.24	NA
NATIONWIDE PROPERTY AND CASUALTY	12.50	\$2.80	0.22	\$0.00	NA	1.45	\$0.97	0.67	\$0.00	NA	1.45	\$0.28	0.20	\$0.00	NA	15.40	\$4.05	0.26	\$0.00	NA

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NORTH POINTE INSURANCE COMPANY	1362.00	\$160.98	0.12	\$166.09	1.03	35.00	\$43.21	1.23	\$30.64	0.71	37.00	\$15.61	0.42	\$1.86	0.12	1434.00	\$219.80	0.15	\$198.59	0.90
NORTHERN INSURANCE COMPANY OF	185.38	\$10.22	0.06	\$0.00	NA	34.52	\$10.46	0.30	\$9.99	0.96	33.91	\$5.11	0.15	\$0.60	0.12	253.81	\$25.79	0.10	\$10.59	0.41
PACIFIC INDEMNITY COMPANY	10.71	\$1.10	0.10	\$0.00	NA	4.09	\$2.47	0.60	\$0.00	NA	3.57	\$0.65	0.18	\$0.00	NA	18.37	\$4.22	0.23	\$0.00	NA
PARTNERS MUTUAL INSURANCE	424.64	\$45.76	0.11	\$68.96	1.51	112.08	\$30.88	0.28	\$26.31	0.85	62.20	\$15.63	0.25	\$13.90	0.89	598.92	\$92.27	0.15	\$109.17	1.18
PIONEER STATE MUTUAL INSURANCE	5348.74	\$249.12	0.05	\$23.06	0.09	763.98	\$170.48	0.22	\$185.81	1.09	768.68	\$67.16	0.09	\$42.52	0.63	6881.40	\$486.76	0.07	\$251.39	0.52
PROGRESSIVE MICHIGAN INSURANCE	18254.00	\$1,115.18	0.06	\$316.99	0.28	1629.00	\$1,006.51	0.62	\$507.24	0.50	1703.00	\$230.10	0.14	\$99.91	0.43	21586.00	\$2,351.79	0.11	\$924.13	0.39
PRUDENTIAL GENERAL INSURANCE	68.65	\$5.69	0.08	\$0.00	NA	10.49	\$4.69	0.45	\$6.29	1.34	9.50	\$1.89	0.20	\$0.00	NA	88.64	\$12.27	0.14	\$6.29	0.51
PRUDENTIAL PROPERTY AND CASUALTY	1994.24	\$112.70	0.06	\$33.58	0.30	254.88	\$77.65	0.30	\$87.10	1.12	273.13	\$42.51	0.16	\$37.29	0.88	2522.25	\$232.86	0.09	\$157.96	0.68
QBE INSURANCE CORPORATION	1117.81	\$178.82	0.16	\$3.72	0.02	4.82	\$6.59	1.37	\$0.00	NA	5.32	\$2.11	0.40	\$0.00	NA	1127.95	\$187.52	0.17	\$3.72	0.02
ROYAL INSURANCE COMPANY OF	29.32	\$1.74	0.06	\$0.00	NA	2.83	\$1.19	0.42	\$0.00	NA	4.83	\$0.69	0.14	\$0.00	NA	36.98	\$3.61	0.10	\$0.00	NA
SAFECO INSURANCE COMPANY OF	4307.77	\$408.95	0.09	\$183.35	0.45	766.45	\$314.41	0.41	\$158.64	0.50	954.63	\$104.74	0.11	\$54.15	0.52	6028.85	\$828.10	0.14	\$396.14	0.48

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 42 Grand Rapids Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA INSURANCE, A MUTUAL	37766.13	\$2,266.51	0.06	\$506.52	0.22	5576.87	\$1,740.30	0.31	\$1,533.53	0.88	5773.47	\$745.97	0.13	\$460.90	0.62	49116.47	\$4,752.77	0.10	\$2,500.94	0.53
SECURA SUPREME INSURANCE	426.99	\$45.50	0.11	\$0.00	NA	130.83	\$40.82	0.31	\$4.53	0.11	137.07	\$14.87	0.11	\$0.64	0.04	694.89	\$101.18	0.15	\$5.17	0.05
SOUTHERN MICHIGAN INSURANCE	6868.24	\$584.23	0.09	\$342.33	0.59	151.25	\$152.82	1.01	\$77.89	0.51	150.41	\$53.51	0.36	\$45.75	0.86	7169.90	\$790.56	0.11	\$465.97	0.59
STANDARD FIRE INSURANCE COMPANY, THE	1469.82	\$81.85	0.06	\$11.84	0.14	303.41	\$67.63	0.22	\$80.69	1.19	183.33	\$29.80	0.16	\$81.56	2.74	1956.56	\$179.28	0.09	\$174.09	0.97
STATE AUTOMOBILE MUTUAL	683.11	\$39.92	0.06	\$2.35	0.06	111.56	\$45.29	0.41	\$21.05	0.46	112.78	\$18.47	0.16	\$7.92	0.43	907.45	\$103.68	0.11	\$31.33	0.30
STATE FARM FIRE AND CASUALTY	1563.85	\$152.53	0.10	\$26.16	0.17	173.34	\$143.01	0.83	\$79.60	0.56	197.97	\$34.20	0.17	\$37.82	1.11	1935.16	\$329.74	0.17	\$143.57	0.44
STATE FARM MUTUAL AUTOMOBILE	606442.62	\$26,870.42	0.04	\$38,099.52	1.42	84531.76	\$32,208.12	0.38	\$24,222.44	0.75	91207.30	\$10,306.19	0.11	\$7,278.39	0.71	782181.68	\$69,384.73	0.09	\$69,600.36	1.00
TITAN INDEMNITY COMPANY	105.46	\$11.93	0.11	\$4.33	0.36	13.30	\$9.14	0.69	\$14.81	1.62	13.30	\$3.32	0.25	\$0.00	NA	132.06	\$24.39	0.18	\$19.14	0.78
TITAN INSURANCE COMPANY	40428.43	\$5,712.60	0.14	\$2,049.36	0.36	1161.25	\$1,178.39	1.01	\$926.21	0.79	1207.73	\$436.70	0.36	\$187.44	0.43	42797.41	\$7,327.70	0.17	\$3,163.02	0.43
TOKIO MARINE AND FIRE INSURANCE	12.00	\$1.31	0.11	\$0.00	NA	1.00	\$1.37	1.37	\$2.51	1.82	2.00	\$0.31	0.15	\$0.00	NA	15.00	\$2.99	0.20	\$2.51	0.84
TRANSPORT INSURANCE COMPANY	0.00	(\$0.10)	NA	\$0.00	NA	0.00	(\$0.09)	NA	\$0.00	NA	0.00	(\$0.03)	NA	(\$0.12)	NA	0.00	(\$0.22)	NA	(\$0.12)	NA

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 42 Grand Rapids Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
TRAVELERS INDEMNITY COMPANY OF	105.87	\$5.19	0.05	\$0.00	NA	21.95	\$4.80	0.22	\$0.00	NA	14.68	\$2.28	0.16	\$0.00	NA	142.50	\$12.27	0.09	\$0.00	NA
TRUMBULL INSURANCE COMPANY	107.98	\$9.72	0.09	\$1.16	0.12	5.98	\$6.98	1.17	\$0.86	0.12	6.49	\$1.71	0.26	\$0.00	NA	120.45	\$18.40	0.15	\$2.01	0.11
UNITED SERVICES AUTOMOBILE	1891.53	\$111.07	0.06	\$11.79	0.11	369.41	\$134.18	0.36	\$86.40	0.64	391.38	\$33.27	0.09	\$17.51	0.53	2652.32	\$278.52	0.11	\$115.70	0.42
UNITRIN DIRECT INSURANCE COMPANY	522.70	\$27.59	0.05	\$4.44	0.16	64.65	\$24.79	0.38	\$12.75	0.51	66.86	\$10.09	0.15	\$0.10	0.01	654.21	\$62.48	0.10	\$17.29	0.28
USAA CASUALTY INSURANCE	1656.63	\$106.68	0.06	\$55.35	0.52	321.15	\$133.73	0.42	\$173.87	1.30	333.67	\$33.76	0.10	\$26.17	0.78	2311.45	\$274.17	0.12	\$255.39	0.93
WEST AMERICAN INSURANCE	3546.85	\$238.75	0.07	\$242.85	1.02	647.35	\$204.36	0.32	\$170.46	0.83	679.32	\$105.20	0.15	\$53.40	0.51	4873.52	\$548.31	0.11	\$466.71	0.85
WESTFIELD INSURANCE COMPANY	1155.50	\$55.80	0.05	\$10.50	0.19	118.92	\$56.04	0.47	\$16.61	0.30	127.26	\$20.16	0.16	\$7.64	0.38	1401.68	\$131.99	0.09	\$34.75	0.26
WOLVERINE MUTUAL INSURANCE	24410.72	\$1,218.45	0.05	\$699.01	0.57	3154.86	\$1,008.30	0.32	\$774.73	0.77	3293.63	\$442.70	0.13	\$169.67	0.38	30859.21	\$2,669.46	0.09	\$1,643.41	0.62
Mean:	17608.30	\$873.42	0.0810	\$735.13	0.8614	2385.56	\$884.70	0.5082	\$661.34	1.2998	2541.39	\$308.04	0.1726	\$186.08	0.6605	22197.87	\$2,019.79	0.161	\$1,548.41	0.8852
StDev:	68672.46	\$3,110.56	0.0632	\$3,996.37	3.4668	9641.80	\$3,624.72	0.3242	\$2,709.76	3.1578	10371.41	\$1,197.17	0.1043	\$805.79	0.4904	87895.39	\$7,811.47	0.2569	\$7,352.38	1.7175
Min:	0.00	(\$4.12)	0.0144	(\$0.06)	0.003	0.00	(\$4.26)	0.1192	(\$2.36)	0.0393	0.00	(\$5.29)	0.0471	(\$0.06)	0.0099	0.00	(\$10.15)	0.0267	(\$0.72)	0.0173
Max:	606442.62	\$26,870.42	0.5546	\$38,099.52	28.231	84531.76	\$32,208.12	2.1715	\$24,222.44	25.331	91207.30	\$10,306.19	0.6991	\$7,278.39	2.737	782181.68	\$69,384.73	2.1911	\$69,600.36	10.950

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 43 Flint Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	2422.28	\$158.90	0.07	\$387.41	2.44	431.57	\$214.85	0.50	\$99.50	0.46	450.78	\$70.10	0.16	\$25.21	0.36	3304.63	\$443.85	0.13	\$512.12	1.15
ALLIED PROPERTY AND CASUALTY	5201.69	\$480.91	0.09	\$206.62	0.43	819.35	\$414.82	0.51	\$192.28	0.46	895.94	\$152.09	0.17	\$48.22	0.32	6916.98	\$1,047.82	0.15	\$447.12	0.43
ALLSTATE INDEMNITY COMPANY	0.00	(\$0.06)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.06)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	86832.45	\$6,394.54	0.07	\$4,837.69	0.76	10751.34	\$6,506.13	0.61	\$3,689.03	0.57	11635.79	\$2,784.51	0.24	\$1,464.30	0.53	109219.58	\$15,685.18	0.14	\$9,991.02	0.64
AMERICAN FELLOWSHIP MUTUAL	5777.40	\$447.13	0.08	\$157.20	0.35	883.96	\$379.80	0.43	\$345.19	0.91	883.96	\$115.91	0.13	\$136.78	1.18	7545.32	\$942.84	0.12	\$639.18	0.68
AMERICAN INSURANCE COMPANY, THE	14.24	\$0.95	0.07	\$0.00	NA	3.56	\$1.02	0.29	\$0.00	NA	3.56	\$0.44	0.12	\$0.00	NA	21.36	\$2.41	0.11	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	2382.02	\$171.99	0.07	\$19.29	0.11	412.65	\$215.81	0.52	\$114.17	0.53	429.39	\$76.83	0.18	\$44.96	0.59	3224.06	\$464.64	0.14	\$178.43	0.38
AMERICAN RELIABLE INSURANCE	15.00	\$0.24	0.02	\$0.00	NA	3.00	\$0.39	0.13	\$1.56	4.05	5.00	\$0.83	0.17	\$0.00	NA	23.00	\$1.45	0.06	\$1.56	1.08
AMEX ASSURANCE COMPANY	227.06	\$32.98	0.15	\$0.98	0.03	60.31	\$31.16	0.52	\$17.84	0.57	62.14	\$11.70	0.19	\$3.71	0.32	349.51	\$75.85	0.22	\$22.52	0.30
AMICA MUTUAL INSURANCE COMPANY	315.70	\$29.97	0.09	\$0.44	0.01	52.88	\$42.94	0.81	\$20.13	0.47	55.68	\$11.31	0.20	(\$0.99)	NA	424.26	\$84.21	0.20	\$19.58	0.23
AUTO CLUB GROUP INSURANCE	29020.14	\$2,920.35	0.10	\$1,040.74	0.36	4522.55	\$2,929.53	0.65	\$1,873.20	0.64	4763.56	\$1,034.66	0.22	\$628.21	0.61	38306.25	\$6,884.55	0.18	\$3,542.15	0.51

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	12062.12	\$1,286.76	0.11	\$709.23	0.55	1804.86	\$1,165.85	0.65	\$579.08	0.50	1892.05	\$372.16	0.20	\$255.85	0.69	15759.03	\$2,824.78	0.18	\$1,544.16	0.55
AUTO-OWNERS INSURANCE COMPANY	7258.50	\$423.66	0.06	\$56.33	0.13	703.30	\$438.32	0.62	\$283.87	0.65	800.00	\$158.07	0.20	\$45.36	0.29	8761.80	\$1,020.05	0.12	\$385.56	0.38
BRISTOL WEST INSURANCE COMPANY	691.98	\$74.25	0.11	\$13.66	0.18	74.97	\$84.33	1.12	\$28.06	0.33	75.05	\$25.15	0.34	\$32.73	1.30	842.00	\$183.73	0.22	\$74.45	0.41
CINCINNATI INSURANCE COMPANY, THE	940.57	\$67.21	0.07	\$0.50	0.01	122.69	\$66.83	0.54	\$17.90	0.27	168.67	\$29.40	0.17	\$14.14	0.48	1231.93	\$163.44	0.13	\$32.54	0.20
CITIZENS INSURANCE COMPANY OF	113759.03	\$7,009.10	0.06	\$3,614.67	0.52	12495.59	\$6,414.69	0.51	\$4,073.20	0.63	13366.64	\$2,491.46	0.19	\$1,236.75	0.50	139621.26	\$15,915.25	0.11	\$8,924.62	0.56
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$10.01)	NA	\$42.35	NA	0.17	(\$5.87)	NA	\$227.57	NA	0.50	(\$3.56)	NA	\$72.90	NA	0.67	(\$19.44)	NA	\$342.82	NA
DAIRYLAND INSURANCE COMPANY	4362.62	\$435.75	0.10	\$375.05	0.86	448.05	\$436.92	0.98	\$382.25	0.87	449.98	\$170.24	0.38	\$114.55	0.67	5260.65	\$1,042.90	0.20	\$871.84	0.84
EMCASCO INSURANCE COMPANY	2008.55	\$181.01	0.09	\$317.72	1.76	230.05	\$137.98	0.60	\$132.97	0.96	251.88	\$55.23	0.22	\$56.67	1.03	2490.48	\$374.21	0.15	\$507.36	1.36
EMPLOYERS MUTUAL CASUALTY	676.74	\$54.45	0.08	\$4.26	0.08	71.65	\$46.44	0.65	\$19.65	0.42	78.64	\$17.43	0.22	\$7.09	0.41	827.03	\$118.32	0.14	\$31.01	0.26
FARM BUREAU GENERAL INSURANCE	16802.10	\$875.03	0.05	\$1,010.05	1.15	1553.40	\$955.33	0.61	\$804.10	0.84	1623.40	\$372.10	0.23	\$227.41	0.61	19978.90	\$2,202.45	0.11	\$2,041.55	0.93
FARM BUREAU MUTUAL INSURANCE	393.90	\$19.06	0.05	\$0.84	0.04	48.80	\$24.23	0.50	\$19.38	0.80	53.90	\$12.97	0.24	\$0.69	0.05	496.60	\$56.25	0.11	\$20.90	0.37

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARMERS INSURANCE EXCHANGE	32725.92	\$2,678.12	0.08	\$976.12	0.36	3721.17	\$2,017.28	0.54	\$1,656.51	0.82	3910.90	\$804.13	0.21	\$612.16	0.76	40357.99	\$5,499.54	0.14	\$3,244.79	0.59
FEDERAL INSURANCE COMPANY	25.89	\$3.41	0.13	\$0.00	NA	7.62	\$8.94	1.17	\$22.10	2.47	9.62	\$5.46	0.57	\$0.00	NA	43.13	\$17.81	0.41	\$22.10	1.24
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.60)	NA	\$2.47	NA	0.25	\$0.76	3.05	\$28.30	37.14	0.00	\$0.02	NA	\$3.24	202.50	0.25	\$0.18	0.73	\$34.01	186.85
FOUNDERS INSURANCE COMPANY	7.93	\$0.93	0.12	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.93	\$0.93	0.12	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	8.30	\$1.14	0.14	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	8.30	\$1.14	0.14	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	9122.00	\$598.12	0.07	\$179.09	0.30	1145.00	\$579.76	0.51	\$344.77	0.59	1119.00	\$222.97	0.20	\$95.50	0.43	11386.00	\$1,400.85	0.12	\$619.37	0.44
FREMONT MUTUAL INSURANCE	0.88	(\$0.08)	NA	\$0.00	NA	0.08	(\$0.09)	NA	\$0.00	NA	0.08	(\$0.03)	NA	\$0.00	NA	1.04	(\$0.20)	NA	\$0.00	NA
GE PROPERTY & CASUALTY INSURANCE	73.06	\$6.90	0.09	\$0.00	NA	10.49	\$3.48	0.33	\$0.00	NA	10.07	\$0.85	0.08	\$0.00	NA	93.62	\$11.22	0.12	\$0.00	NA
GEICO INDEMNITY COMPANY	931.68	\$160.85	0.17	\$28.51	0.18	107.80	\$78.04	0.72	\$45.33	0.58	118.62	\$33.01	0.28	\$2.31	0.07	1158.10	\$271.90	0.23	\$76.15	0.28
GLENS FALLS INSURANCE COMPANY, THE	6996.48	\$587.80	0.08	\$162.50	0.28	1076.16	\$561.72	0.52	\$196.73	0.35	1180.17	\$224.77	0.19	\$60.63	0.27	9252.81	\$1,374.29	0.15	\$419.85	0.31
GLOBE INDEMNITY COMPANY	6.00	\$0.41	0.07	\$0.00	NA	1.00	\$0.52	0.52	\$0.00	NA	1.00	\$0.19	0.19	\$0.00	NA	8.00	\$1.12	0.14	\$0.00	NA

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
GRANGE INSURANCE COMPANY OF	29.46	\$3.17	0.11	\$0.00	NA	3.75	\$3.74	1.00	\$0.00	NA	4.25	\$1.27	0.30	\$0.00	NA	37.46	\$8.18	0.22	\$0.00	NA
GREAT AMERICAN INSURANCE	21.04	\$5.43	0.26	\$0.00	NA	4.26	\$5.65	1.33	\$0.00	NA	4.40	\$3.11	0.71	\$0.00	NA	29.70	\$14.19	0.48	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	605.28	\$47.70	0.08	\$0.78	0.02	103.59	\$29.84	0.29	\$60.32	2.02	107.58	\$18.21	0.17	\$9.05	0.50	816.45	\$95.76	0.12	\$70.15	0.73
GREAT NORTHERN INSURANCE	21.27	\$2.17	0.10	\$0.00	NA	6.13	\$3.62	0.59	\$0.00	NA	7.13	\$2.91	0.41	\$0.00	NA	34.53	\$8.70	0.25	\$0.00	NA
GUARANTY NATIONAL INSURANCE	1759.03	\$148.51	0.08	\$4.98	0.03	186.63	\$156.59	0.84	\$85.79	0.55	184.15	\$58.94	0.32	\$80.05	1.36	2129.81	\$364.03	0.17	\$170.82	0.47
HARLEYSVILLE LAKE STATES INSURANCE	34.73	\$5.42	0.16	\$0.00	NA	4.01	\$3.68	0.92	\$1.55	0.42	4.00	\$1.30	0.32	\$0.00	NA	42.74	\$10.40	0.24	\$1.55	0.15
HARTFORD ACCIDENT AND INDEMNITY	921.53	\$74.91	0.08	\$23.61	0.32	148.14	\$74.31	0.50	\$50.67	0.68	153.56	\$24.19	0.16	\$3.36	0.14	1223.23	\$173.41	0.14	\$77.63	0.45
HARTFORD CASUALTY INSURANCE	36.58	\$4.67	0.13	\$0.00	NA	5.24	\$3.90	0.74	\$0.00	NA	5.24	\$1.00	0.19	\$0.00	NA	47.06	\$9.57	0.20	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	23551.65	\$1,503.84	0.06	\$876.89	0.58	4044.83	\$1,432.66	0.35	\$1,006.93	0.70	4373.90	\$469.02	0.11	\$213.67	0.46	31970.38	\$3,405.52	0.11	\$2,097.50	0.62
HARTFORD UNDERWRITERS INSURANCE	5553.52	\$399.86	0.07	\$198.79	0.50	919.35	\$366.92	0.40	\$569.58	1.55	951.61	\$132.98	0.14	\$182.35	1.37	7424.48	\$899.76	0.12	\$950.71	1.06
HASTINGS MUTUAL INSURANCE	416.98	\$41.27	0.10	\$1.86	0.04	31.00	\$24.05	0.78	\$25.52	1.06	34.00	\$13.23	0.39	\$3.24	0.24	481.98	\$78.55	0.16	\$30.62	0.39

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TERRITORY 43 Flint Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HOME-OWNERS INSURANCE COMPANY	20611.70	\$1,082.65	0.05	\$592.24	0.55	2007.60	\$1,125.78	0.56	\$855.18	0.76	2162.20	\$361.75	0.17	\$194.92	0.54	24781.50	\$2,570.17	0.10	\$1,642.34	0.64
HORACE MANN INSURANCE COMPANY	2961.00	\$260.08	0.09	\$43.18	0.17	370.47	\$217.33	0.59	\$128.50	0.59	403.47	\$117.87	0.29	\$76.55	0.65	3734.94	\$595.28	0.16	\$248.23	0.42
INTEGON NATIONAL INSURANCE	551.29	\$64.08	0.12	\$4.61	0.07	76.55	\$61.28	0.80	\$76.81	1.25	76.41	\$17.82	0.23	\$50.73	2.85	704.25	\$143.18	0.20	\$132.14	0.92
LIBERTY MUTUAL FIRE INSURANCE	984.49	\$134.08	0.14	\$14.41	0.11	203.36	\$130.57	0.64	\$125.34	0.96	226.05	\$40.83	0.18	\$20.31	0.50	1413.90	\$305.48	0.22	\$160.05	0.52
MEEMIC INSURANCE COMPANY	5233.47	\$404.19	0.08	\$32.76	0.08	859.22	\$416.86	0.49	\$236.13	0.57	889.31	\$171.99	0.19	\$48.46	0.28	6982.00	\$993.04	0.14	\$317.35	0.32
MEMBERSELECT INSURANCE COMPANY	498.40	\$94.05	0.19	\$22.36	0.24	52.82	\$66.48	1.26	\$87.74	1.32	54.06	\$31.12	0.58	\$63.83	2.05	605.28	\$191.65	0.32	\$173.92	0.91
MERASTAR INSURANCE COMPANY	31.24	\$5.41	0.17	\$0.00	NA	6.06	\$4.19	0.69	\$0.00	NA	6.56	\$1.24	0.19	\$0.00	NA	43.86	\$10.84	0.25	\$0.00	NA
MERCHANTS MUTUAL INSURANCE	0.00	(\$1.00)	NA	\$0.00	NA	0.00	(\$0.57)	NA	\$0.00	NA	0.00	(\$0.19)	NA	\$0.00	NA	0.00	(\$1.77)	NA	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	518.79	\$39.29	0.08	\$0.00	NA	59.40	\$30.24	0.51	\$10.81	0.36	67.55	\$13.97	0.21	\$4.85	0.35	645.74	\$83.51	0.13	\$15.66	0.19
METROPOLITAN GENERAL INSURANCE	20.55	\$1.17	0.06	\$0.00	NA	2.00	\$1.08	0.54	\$0.56	0.52	2.00	\$0.45	0.23	\$0.00	NA	24.55	\$2.70	0.11	\$0.56	0.21
METROPOLITAN GROUP PROPERTY AND	1157.44	\$116.39	0.10	\$1.00	0.01	143.55	\$97.92	0.68	\$25.93	0.26	150.96	\$39.20	0.26	\$13.49	0.34	1451.95	\$253.51	0.17	\$40.42	0.16

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 43 Flint Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
METROPOLITAN PROPERTY AND CASUALTY	80.98	\$6.38	0.08	\$0.00	NA	6.91	\$3.35	0.48	\$0.00	NA	8.83	\$1.50	0.17	\$0.85	0.57	96.72	\$11.23	0.12	\$0.85	0.08
MIC GENERAL INSURANCE CORPORATION	41943.21	\$4,250.71	0.10	\$3,429.79	0.81	7491.91	\$4,026.28	0.54	\$2,735.15	0.68	8005.58	\$1,281.07	0.16	\$552.15	0.43	57440.70	\$9,558.06	0.17	\$6,717.09	0.70
MICHIGAN AUTOMOBILE INSURANCE	500.52	\$97.69	0.20	\$23.89	0.24	44.64	\$51.73	1.16	\$5.23	0.10	44.73	\$15.88	0.36	\$18.25	1.15	589.89	\$165.30	0.28	\$47.37	0.29
MICHIGAN INSURANCE COMPANY	1011.00	\$26.73	0.03	\$1.13	0.04	87.00	\$17.97	0.21	\$13.39	0.74	79.00	\$6.60	0.08	\$1.47	0.22	1177.00	\$51.30	0.04	\$15.99	0.31
MICHIGAN MILLERS MUTUAL	6534.70	\$383.24	0.06	\$49.55	0.13	733.84	\$317.66	0.43	\$167.19	0.53	803.86	\$149.32	0.19	\$35.18	0.24	8072.40	\$850.22	0.11	\$251.92	0.30
MID-CENTURY INSURANCE COMPANY	22.98	\$2.93	0.13	\$0.00	NA	2.24	\$0.93	0.41	\$1.54	1.66	2.33	\$0.18	0.08	\$0.00	NA	27.55	\$4.04	0.15	\$1.54	0.38
MODERN SERVICE INSURANCE	2552.28	\$297.70	0.12	\$56.97	0.19	100.47	\$109.85	1.09	\$61.43	0.56	101.82	\$52.76	0.52	\$15.82	0.30	2754.57	\$460.31	0.17	\$134.23	0.29
MUTUAL SERVICE CASUALTY	903.03	\$67.09	0.07	\$28.22	0.42	116.22	\$64.84	0.56	\$25.61	0.39	120.31	\$20.33	0.17	\$4.81	0.24	1139.56	\$152.26	0.13	\$58.63	0.39
NATIONAL BEN-FRANKLIN INSURANCE	4010.92	\$307.51	0.08	\$159.15	0.52	708.09	\$316.43	0.45	\$109.89	0.35	763.75	\$124.08	0.16	\$32.56	0.26	5482.76	\$748.01	0.14	\$301.59	0.40
NATIONAL GENERAL INSURANCE	209.74	\$31.81	0.15	\$0.00	NA	41.12	\$20.06	0.49	\$14.23	0.71	47.73	\$6.91	0.14	\$1.49	0.21	298.59	\$58.77	0.20	\$15.71	0.27
NATIONWIDE INSURANCE COMPANY OF	1462.51	\$137.58	0.09	\$126.48	0.92	273.61	\$113.38	0.41	\$97.70	0.86	291.39	\$45.42	0.16	\$19.61	0.43	2027.51	\$296.38	0.15	\$243.79	0.82

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 43 Flint Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONWIDE MUTUAL FIRE INSURANCE	6824.70	\$767.23	0.11	\$546.92	0.71	1148.66	\$642.24	0.56	\$430.63	0.67	1210.60	\$279.07	0.23	\$145.51	0.52	9183.96	\$1,688.54	0.18	\$1,123.05	0.67
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.12	NA	0.00	\$0.00	NA	\$0.12	NA
NATIONWIDE PROPERTY AND CASUALTY	33.49	\$10.97	0.33	\$0.00	NA	5.00	\$5.91	1.18	\$0.48	0.08	5.00	\$1.82	0.36	\$0.00	NA	43.49	\$18.70	0.43	\$0.48	0.03
NORTH POINTE INSURANCE COMPANY	8078.00	\$1,134.00	0.14	\$335.01	0.30	138.00	\$201.38	1.46	\$41.91	0.21	143.00	\$65.15	0.46	\$11.63	0.18	8359.00	\$1,400.53	0.17	\$388.55	0.28
NORTHERN INSURANCE COMPANY OF	5.00	\$0.19	0.04	\$0.00	NA	1.00	\$0.72	0.72	\$0.00	NA	1.00	\$0.25	0.25	\$0.00	NA	7.00	\$1.16	0.17	\$0.00	NA
NORTHERN MUTUAL INSURANCE	1052.80	\$37.42	0.04	\$1.76	0.05	135.03	\$39.20	0.29	\$4.79	0.12	145.46	\$20.34	0.14	\$16.14	0.79	1333.29	\$96.96	0.07	\$22.69	0.23
PARTNERS MUTUAL INSURANCE	63.29	\$5.28	0.08	\$0.63	0.12	10.71	\$3.92	0.37	\$2.32	0.59	6.73	\$1.76	0.26	\$0.08	0.04	80.73	\$10.96	0.14	\$3.02	0.28
PIONEER STATE MUTUAL INSURANCE	16542.24	\$1,036.42	0.06	\$175.91	0.17	2277.18	\$786.86	0.35	\$553.27	0.70	2302.30	\$283.22	0.12	\$140.66	0.50	21121.72	\$2,106.50	0.10	\$869.84	0.41
PROGRESSIVE MICHIGAN INSURANCE	11561.00	\$1,130.49	0.10	\$170.56	0.15	1401.00	\$1,068.79	0.76	\$369.68	0.35	1471.00	\$296.85	0.20	\$121.48	0.41	14433.00	\$2,496.13	0.17	\$661.72	0.27
PRUDENTIAL GENERAL INSURANCE	215.29	\$22.13	0.10	\$0.01	0.00	26.31	\$20.75	0.79	\$7.84	0.38	26.82	\$10.24	0.38	\$2.40	0.23	268.42	\$53.12	0.20	\$10.25	0.19
PRUDENTIAL PROPERTY AND CASUALTY	8007.22	\$481.55	0.06	\$168.52	0.35	975.96	\$467.29	0.48	\$274.88	0.59	986.96	\$216.19	0.22	\$89.69	0.41	9970.14	\$1,165.03	0.12	\$533.09	0.46

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Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 43 Flint Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
QBE INSURANCE CORPORATION	1106.14	\$155.94	0.14	\$9.63	0.06	10.66	\$19.47	1.83	\$15.43	0.79	11.16	\$6.00	0.54	\$10.85	1.81	1127.96	\$181.42	0.16	\$35.90	0.20
SAFECO INSURANCE COMPANY OF	145.28	\$23.24	0.16	\$4.86	0.21	27.77	\$24.07	0.87	\$12.62	0.52	31.27	\$11.18	0.36	\$2.62	0.23	204.32	\$58.49	0.29	\$20.10	0.34
SAFECO INSURANCE COMPANY OF	390.04	\$52.12	0.13	\$27.50	0.53	71.60	\$46.66	0.65	\$12.44	0.27	81.61	\$23.62	0.29	\$5.98	0.25	543.25	\$122.40	0.23	\$45.93	0.38
SECURA INSURANCE, A MUTUAL	483.91	\$48.96	0.10	\$1.11	0.02	64.82	\$34.35	0.53	\$17.56	0.51	71.80	\$15.92	0.22	\$5.73	0.36	620.53	\$99.24	0.16	\$24.39	0.25
SECURA SUPREME INSURANCE	6.48	\$1.05	0.16	\$0.00	NA	1.16	\$0.47	0.41	\$0.00	NA	1.16	\$0.21	0.18	\$0.00	NA	8.80	\$1.73	0.20	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	2336.16	\$196.03	0.08	\$445.23	2.27	170.72	\$189.41	1.11	\$129.13	0.68	171.25	\$71.54	0.42	\$42.87	0.60	2678.13	\$456.98	0.17	\$617.23	1.35
STANDARD FIRE INSURANCE COMPANY, THE	3273.42	\$179.93	0.05	\$2.69	0.01	817.63	\$206.50	0.25	\$216.79	1.05	477.30	\$83.24	0.17	\$91.21	1.10	4568.35	\$469.67	0.10	\$310.68	0.66
STATE AUTOMOBILE MUTUAL	236.61	\$22.39	0.09	\$0.21	0.01	37.48	\$23.75	0.63	\$6.84	0.29	39.55	\$8.61	0.22	\$17.80	2.07	313.64	\$54.75	0.17	\$24.86	0.45
STATE FARM FIRE AND CASUALTY	123.04	\$15.60	0.13	\$12.08	0.77	15.64	\$17.65	1.13	\$21.12	1.20	15.64	\$5.31	0.34	\$4.40	0.83	154.32	\$38.56	0.25	\$37.60	0.98
STATE FARM MUTUAL AUTOMOBILE	52588.02	\$4,444.64	0.08	\$2,756.52	0.62	6759.93	\$3,890.56	0.58	\$2,864.08	0.74	7213.99	\$1,441.25	0.20	\$948.76	0.66	66561.94	\$9,776.45	0.15	\$6,569.36	0.67
TEACHERS INSURANCE COMPANY	415.53	\$35.36	0.09	\$32.15	0.91	56.66	\$30.74	0.54	\$42.99	1.40	57.82	\$14.32	0.25	\$5.29	0.37	530.01	\$80.42	0.15	\$80.43	1.00

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 43 Flint Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INDEMNITY COMPANY	30.66	\$4.09	0.13	\$0.00	NA	4.38	\$5.11	1.17	\$1.70	0.33	4.38	\$1.31	0.30	\$0.00	NA	39.42	\$10.51	0.27	\$1.70	0.16
TITAN INSURANCE COMPANY	18106.68	\$2,683.66	0.15	\$1,600.48	0.60	452.11	\$600.13	1.33	\$368.71	0.61	472.14	\$199.76	0.42	\$100.74	0.50	19030.93	\$3,483.55	0.18	\$2,069.92	0.59
TRANSPORT INSURANCE COMPANY	0.00	(\$1.66)	NA	\$0.00	NA	0.00	(\$0.14)	NA	(\$0.02)	NA	0.00	(\$0.38)	NA	\$0.00	NA	0.00	(\$2.18)	NA	(\$0.02)	NA
TRAVELERS INDEMNITY COMPANY OF	1959.35	\$101.42	0.05	\$2.54	0.03	475.95	\$117.91	0.25	\$153.37	1.30	313.97	\$48.41	0.15	\$29.61	0.61	2749.27	\$267.75	0.10	\$185.52	0.69
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$12.92	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$12.92	NA
TRUMBULL INSURANCE COMPANY	23.90	\$3.38	0.14	\$22.77	6.74	3.74	\$4.67	1.25	\$17.48	3.75	3.90	\$1.00	0.26	\$0.56	0.56	31.54	\$9.04	0.29	\$40.81	4.51
UNITED SERVICES AUTOMOBILE	3287.34	\$267.05	0.08	\$167.01	0.63	629.73	\$306.58	0.49	\$193.20	0.63	687.75	\$81.53	0.12	\$55.27	0.68	4604.82	\$655.16	0.14	\$415.48	0.63
UNITRIN DIRECT INSURANCE COMPANY	3438.37	\$194.58	0.06	\$0.00	NA	348.55	\$170.42	0.49	\$0.00	NA	353.87	\$65.09	0.18	\$0.00	NA	4140.79	\$430.09	0.10	\$0.00	NA
USAA CASUALTY INSURANCE	2363.08	\$206.40	0.09	\$30.11	0.15	432.36	\$217.90	0.50	\$139.05	0.64	473.80	\$61.22	0.13	\$59.75	0.98	3269.24	\$485.52	0.15	\$228.90	0.47
WARNER INSURANCE COMPANY	290.83	\$2.39	0.01	\$1.00	0.42	68.23	\$3.81	0.06	\$4.37	1.15	68.53	\$1.08	0.02	\$2.09	1.93	427.59	\$7.28	0.02	\$7.46	1.02
WEST AMERICAN INSURANCE	238.68	\$25.54	0.11	\$0.00	NA	37.47	\$23.44	0.63	\$1.63	0.07	40.46	\$11.94	0.30	\$7.90	0.66	316.61	\$60.92	0.19	\$9.52	0.16

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Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 43 Flint Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WESTFIELD INSURANCE COMPANY	4183.74	\$257.87	0.06	\$90.22	0.35	469.84	\$253.14	0.54	\$208.38	0.82	490.58	\$107.09	0.22	\$33.96	0.32	5144.16	\$618.10	0.12	\$332.55	0.54
WOLVERINE MUTUAL INSURANCE	47.25	\$3.67	0.08	\$0.00	NA	7.41	\$4.42	0.60	\$1.16	0.26	6.83	\$1.95	0.29	\$1.76	0.90	61.49	\$10.04	0.16	\$2.92	0.29
Mean:	6194.66	\$491.79	0.0986	\$267.09	0.4858	798.88	\$437.92	0.6803	\$287.84	1.2222	843.52	\$164.05	0.2414	\$90.62	3.3989	7649.34	\$1,060.18	0.1743	\$625.27	2.8578
StDev:	16267.63	\$1,194.86	0.0474	\$765.07	0.9036	2019.78	\$1,116.81	0.4004	\$714.39	4.1185	2164.45	\$434.39	0.1187	\$234.21	23.632	20175.71	\$2,692.73	0.0929	\$1,664.95	20.706
Min:	0.00	(\$10.01)	0.0082	\$0.00	0.0005	0.00	(\$5.87)	0.0559	(\$0.02)	0.0694	0.00	(\$3.56)	0.0158	\$0.00	0.0425	0.00	(\$19.44)	0.0170	(\$0.02)	0.0257
Max:	113759.03	\$7,009.10	0.3277	\$4,837.69	6.7364	12495.59	\$6,506.13	3.048	\$4,073.20	37.140	13366.64	\$2,784.51	0.7068	\$1,464.30	202.5	139621.26	\$15,915.25	0.728	\$9,991.02	186.85

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 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 44 Flint Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	12896.98	\$716.48	0.06	\$1,079.38	1.51	2281.05	\$903.89	0.40	\$555.99	0.62	2398.26	\$278.69	0.12	\$177.36	0.64	17576.29	\$1,899.06	0.11	\$1,812.72	0.95
ALLIED PROPERTY AND CASUALTY	2574.80	\$207.78	0.08	\$10.98	0.05	444.43	\$198.88	0.45	\$111.03	0.56	492.02	\$75.08	0.15	\$39.36	0.52	3511.25	\$481.74	0.14	\$161.36	0.33
ALLSTATE INSURANCE COMPANY	26171.35	\$1,796.20	0.07	\$826.75	0.46	3344.69	\$1,881.47	0.56	\$1,152.39	0.61	3600.81	\$830.89	0.23	\$363.22	0.44	33116.85	\$4,508.55	0.14	\$2,342.36	0.52
AMERICAN FELLOWSHIP MUTUAL	16880.35	\$1,278.22	0.08	\$810.38	0.63	2536.15	\$965.90	0.38	\$921.20	0.95	2536.15	\$346.27	0.14	\$331.53	0.96	21952.65	\$2,590.39	0.12	\$2,063.11	0.80
AMERICAN INSURANCE COMPANY, THE	38.56	\$2.57	0.07	\$0.00	NA	9.62	\$3.86	0.40	\$0.00	NA	9.64	\$1.57	0.16	\$0.00	NA	57.82	\$7.99	0.14	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	15988.69	\$1,109.98	0.07	\$243.23	0.22	2712.64	\$1,146.98	0.42	\$806.76	0.70	2880.33	\$385.49	0.13	\$280.50	0.73	21581.66	\$2,642.45	0.12	\$1,330.50	0.50
AMERICAN RELIABLE INSURANCE	16.00	\$0.29	0.02	\$0.00	NA	5.00	\$0.40	0.08	\$0.00	NA	5.00	\$0.55	0.11	\$0.00	NA	26.00	\$1.25	0.05	\$0.00	NA
AMEX ASSURANCE COMPANY	337.24	\$49.45	0.15	\$10.98	0.22	100.23	\$42.55	0.42	\$55.73	1.31	105.31	\$13.29	0.13	\$6.14	0.46	542.78	\$105.29	0.19	\$72.84	0.69
AMICA MUTUAL INSURANCE COMPANY	864.99	\$80.19	0.09	\$322.05	4.02	155.66	\$93.27	0.60	\$85.93	0.92	160.80	\$25.19	0.16	\$24.39	0.97	1181.45	\$198.66	0.17	\$432.36	2.18
AUTO CLUB GROUP INSURANCE	84263.82	\$7,051.10	0.08	\$2,730.85	0.39	13753.53	\$6,754.90	0.49	\$4,262.34	0.63	14580.47	\$2,306.84	0.16	\$1,569.77	0.68	112597.82	\$16,112.84	0.14	\$8,562.96	0.53
AUTO CLUB INSURANCE ASSOCIATION	29610.79	\$2,576.80	0.09	\$797.91	0.31	4610.21	\$2,220.52	0.48	\$1,268.63	0.57	4934.80	\$724.95	0.15	\$581.10	0.80	39155.80	\$5,522.27	0.14	\$2,647.64	0.48

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 44 Flint Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO-OWNERS INSURANCE COMPANY	48460.80	\$2,113.97	0.04	\$2,902.44	1.37	5121.10	\$2,246.64	0.44	\$1,501.75	0.67	5658.00	\$792.41	0.14	\$314.95	0.40	59239.90	\$5,153.02	0.09	\$4,719.14	0.92
BRISTOL WEST INSURANCE COMPANY	1479.27	\$168.43	0.11	\$14.62	0.09	174.30	\$197.00	1.13	\$22.07	0.11	177.39	\$60.23	0.34	\$17.53	0.29	1830.96	\$425.66	0.23	\$54.22	0.13
CINCINNATI INSURANCE COMPANY, THE	3274.75	\$184.64	0.06	\$2.48	0.01	409.02	\$161.95	0.40	\$69.42	0.43	545.70	\$65.65	0.12	\$24.18	0.37	4229.47	\$412.24	0.10	\$96.09	0.23
CITIZENS INSURANCE COMPANY OF	139467.93	\$6,993.75	0.05	\$3,340.05	0.48	16325.92	\$6,553.54	0.40	\$4,091.45	0.62	17226.88	\$2,613.19	0.15	\$1,260.84	0.48	173020.73	\$16,160.48	0.09	\$8,692.34	0.54
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$7.38)	NA	\$77.51	NA	0.00	\$2.74	NA	\$144.26	52.57	0.00	(\$0.05)	NA	\$58.29	NA	0.00	(\$4.69)	NA	\$280.05	NA
DAIRYLAND INSURANCE COMPANY	1067.53	\$97.17	0.09	\$19.59	0.20	107.73	\$96.07	0.89	\$69.91	0.73	109.24	\$37.71	0.35	\$25.01	0.66	1284.50	\$230.95	0.18	\$114.52	0.50
EMCASCO INSURANCE COMPANY	1947.48	\$159.15	0.08	\$15.22	0.10	209.25	\$108.84	0.52	\$40.56	0.37	219.35	\$42.89	0.20	\$34.96	0.82	2376.08	\$310.88	0.13	\$90.73	0.29
EMPLOYERS MUTUAL CASUALTY	510.65	\$41.37	0.08	\$0.50	0.01	42.98	\$26.81	0.62	\$11.01	0.41	43.48	\$10.39	0.24	\$9.95	0.96	597.11	\$78.58	0.13	\$21.46	0.27
FARM BUREAU GENERAL INSURANCE	79508.30	\$3,775.07	0.05	\$1,298.71	0.34	8263.80	\$3,528.35	0.43	\$2,518.69	0.71	8699.90	\$1,159.58	0.13	\$992.99	0.86	96472.00	\$8,463.01	0.09	\$4,810.39	0.57
FARM BUREAU MUTUAL INSURANCE	7657.50	\$297.34	0.04	\$388.50	1.31	822.40	\$248.73	0.30	\$152.96	0.61	915.90	\$98.84	0.11	\$41.24	0.42	9395.80	\$644.92	0.07	\$582.70	0.90
FARMERS INSURANCE EXCHANGE	59184.00	\$4,491.09	0.08	\$2,173.49	0.48	6699.68	\$3,529.47	0.53	\$2,606.81	0.74	7181.89	\$1,444.16	0.20	\$989.04	0.68	73065.57	\$9,464.73	0.13	\$5,769.33	0.61

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TERRITORY 44 Flint Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
FEDERAL INSURANCE COMPANY	6.78	\$0.74	0.11	\$0.00	NA	2.00	\$0.92	0.46	\$0.00	NA	2.00	\$0.68	0.34	\$0.00	NA	10.78	\$2.35	0.22	\$0.00	NA
FIDELITY AND CASUALTY COMPANY OF	0.75	\$0.74	0.99	\$8.37	11.26	3.17	\$1.90	0.60	\$55.46	29.15	1.50	\$0.17	0.11	\$10.08	61.11	5.42	\$2.81	0.52	\$73.91	26.29
FOUNDERS INSURANCE COMPANY	16.72	\$2.03	0.12	\$1.18	0.58	0.50	\$0.31	0.61	\$0.00	NA	0.50	\$0.16	0.31	\$0.00	NA	17.72	\$2.49	0.14	\$1.18	0.47
FOUNDERS INSURANCE COMPANY OF	18.56	\$2.76	0.15	\$0.00	NA	1.75	\$1.88	1.07	\$0.00	NA	1.75	\$0.91	0.52	\$0.00	NA	22.06	\$5.55	0.25	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	44906.00	\$2,120.14	0.05	\$2,358.76	1.11	5635.00	\$1,985.70	0.35	\$1,571.00	0.79	5630.00	\$806.90	0.14	\$420.84	0.52	56171.00	\$4,912.74	0.09	\$4,350.59	0.89
FREMONT MUTUAL INSURANCE	125.82	\$2.38	0.02	\$0.00	NA	5.56	\$1.46	0.26	\$0.00	NA	5.89	\$0.69	0.12	\$0.00	NA	137.27	\$4.53	0.03	\$0.00	NA
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$0.25)	NA	\$58.71	NA	0.00	(\$0.08)	NA	\$496.68	NA	0.00	(\$0.04)	NA	\$263.25	NA	0.00	(\$0.37)	NA	\$818.64	NA
GEICO INDEMNITY COMPANY	372.62	\$63.63	0.17	\$13.27	0.21	33.41	\$21.16	0.63	\$10.28	0.49	40.05	\$9.83	0.25	\$3.28	0.33	446.08	\$94.62	0.21	\$26.82	0.28
GLENS FALLS INSURANCE COMPANY, THE	9471.75	\$713.83	0.08	\$328.68	0.46	1556.18	\$694.98	0.45	\$251.36	0.36	1702.83	\$274.13	0.16	\$106.04	0.39	12730.76	\$1,682.93	0.13	\$686.07	0.41
GLOBE INDEMNITY COMPANY	6.00	\$0.26	0.04	\$0.00	NA	1.00	\$0.25	0.25	\$0.00	NA	1.00	\$0.09	0.09	\$0.00	NA	8.00	\$0.60	0.08	\$0.00	NA
GMAC INSURANCE COMPANY	7.50	\$0.79	0.10	\$0.00	NA	1.00	\$0.51	0.51	\$0.00	NA	1.00	\$0.15	0.15	\$0.00	NA	9.50	\$1.45	0.15	\$0.00	NA

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GRANGE INSURANCE COMPANY OF	149.38	\$10.13	0.07	\$0.50	0.05	22.66	\$9.13	0.40	\$4.74	0.52	23.32	\$2.88	0.12	\$0.25	0.09	195.36	\$22.13	0.11	\$5.48	0.25
GREAT AMERICAN INSURANCE	10743.63	\$982.22	0.09	\$400.73	0.41	2275.94	\$799.00	0.35	\$662.74	0.83	2696.49	\$432.60	0.16	\$237.42	0.55	15716.06	\$2,213.82	0.14	\$1,300.89	0.59
GREAT LAKES CASUALTY INSURANCE	4482.42	\$388.55	0.09	\$28.23	0.07	793.57	\$231.06	0.29	\$206.21	0.89	810.41	\$159.77	0.20	\$60.26	0.38	6086.40	\$779.38	0.13	\$294.70	0.38
GREAT NORTHERN INSURANCE	101.22	\$12.80	0.13	\$86.00	6.72	30.87	\$17.14	0.56	\$11.61	0.68	26.68	\$9.86	0.37	\$3.18	0.32	158.77	\$39.80	0.25	\$100.79	2.53
GUARANTY NATIONAL INSURANCE	64.46	\$6.64	0.10	\$0.00	NA	5.49	\$4.52	0.82	\$1.87	0.41	5.23	\$1.53	0.29	\$0.29	0.19	75.18	\$12.69	0.17	\$2.17	0.17
HARLEYSVILLE LAKE STATES INSURANCE	3132.22	\$284.23	0.09	\$0.00	NA	420.85	\$209.37	0.50	\$0.00	NA	439.15	\$80.68	0.18	\$0.00	NA	3992.22	\$574.27	0.14	\$0.00	NA
HASTINGS MUTUAL INSURANCE	1737.64	\$137.91	0.08	\$146.04	1.06	192.00	\$74.93	0.39	\$62.85	0.84	205.50	\$35.69	0.17	\$34.64	0.97	2135.14	\$248.53	0.12	\$243.53	0.98
HOME-OWNERS INSURANCE COMPANY	157303.20	\$6,343.45	0.04	\$3,533.15	0.56	16227.70	\$6,559.23	0.40	\$4,343.36	0.66	17342.80	\$2,170.27	0.13	\$1,101.74	0.51	190873.70	\$15,072.94	0.08	\$8,978.25	0.60
HORACE MANN INSURANCE COMPANY	1942.95	\$159.98	0.08	\$41.63	0.26	194.46	\$101.09	0.52	\$107.85	1.07	226.06	\$52.69	0.23	\$59.97	1.14	2363.47	\$313.77	0.13	\$209.45	0.67
INTEGON NATIONAL INSURANCE	382.19	\$35.38	0.09	\$82.05	2.32	44.97	\$37.52	0.83	\$47.16	1.26	46.07	\$14.47	0.31	\$4.06	0.28	473.23	\$87.37	0.18	\$133.28	1.53
LIBERTY INSURANCE CORPORATION	0.27	\$0.06	0.21	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.27	\$0.06	0.21	\$0.00	NA

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY MUTUAL FIRE INSURANCE	1027.01	\$121.22	0.12	\$75.55	0.62	210.51	\$109.80	0.52	\$133.57	1.22	221.97	\$33.87	0.15	\$21.69	0.64	1459.49	\$264.89	0.18	\$230.82	0.87
LUMBERMENS MUTUAL CASUALTY	638.99	\$32.44	0.05	\$13.03	0.40	93.54	\$40.31	0.43	\$45.37	1.13	105.56	\$16.70	0.16	\$12.31	0.74	838.09	\$89.45	0.11	\$70.71	0.79
MARYLAND CASUALTY COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$11.08	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$11.08	NA
MEEMIC INSURANCE COMPANY	27007.95	\$1,917.90	0.07	\$530.31	0.28	4330.69	\$1,891.95	0.44	\$1,232.70	0.65	4489.31	\$806.44	0.18	\$445.23	0.55	35827.95	\$4,616.29	0.13	\$2,208.23	0.48
MEMBERSELECT INSURANCE COMPANY	1547.88	\$233.67	0.15	\$184.46	0.79	161.64	\$147.15	0.91	\$204.55	1.39	177.80	\$71.49	0.40	\$72.16	1.01	1887.32	\$452.31	0.24	\$461.17	1.02
MERASTAR INSURANCE COMPANY	9.32	\$0.75	0.08	\$0.00	NA	2.10	\$0.77	0.37	\$0.00	NA	2.14	\$0.23	0.11	\$0.48	2.07	13.56	\$1.75	0.13	\$0.48	0.27
MERCHANTS MUTUAL INSURANCE	4.00	\$0.47	0.12	\$0.00	NA	2.00	\$0.38	0.19	\$0.00	NA	1.00	\$0.11	0.11	\$0.00	NA	7.00	\$0.95	0.14	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	106.02	\$8.57	0.08	\$0.63	0.07	17.58	\$7.85	0.45	\$3.16	0.40	17.57	\$3.19	0.18	\$0.59	0.18	141.17	\$19.61	0.14	\$4.37	0.22
METROPOLITAN GROUP PROPERTY AND	147.56	\$15.60	0.11	\$0.50	0.03	12.73	\$7.99	0.63	\$4.69	0.59	15.80	\$4.06	0.26	\$1.07	0.26	176.09	\$27.65	0.16	\$6.26	0.23
METROPOLITAN PROPERTY AND CASUALTY	36.00	\$1.96	0.05	\$0.00	NA	2.00	\$0.59	0.30	\$0.00	NA	2.00	\$0.22	0.11	\$0.00	NA	40.00	\$2.77	0.07	\$0.00	NA
MIC GENERAL INSURANCE CORPORATION	51627.21	\$4,353.70	0.08	\$2,035.68	0.47	9296.75	\$3,890.50	0.42	\$2,429.14	0.62	9914.55	\$1,206.86	0.12	\$705.10	0.58	70838.51	\$9,451.05	0.13	\$5,169.92	0.55

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MICHIGAN AUTOMOBILE INSURANCE	741.38	\$134.96	0.18	\$15.83	0.12	49.14	\$56.39	1.15	\$46.48	0.82	51.14	\$16.47	0.32	\$5.68	0.34	841.66	\$207.82	0.25	\$67.98	0.33
MICHIGAN INSURANCE COMPANY	5125.00	\$108.10	0.02	\$2.23	0.02	503.00	\$93.77	0.19	\$64.57	0.69	484.00	\$32.95	0.07	\$19.00	0.58	6112.00	\$234.82	0.04	\$85.80	0.37
MICHIGAN MILLERS MUTUAL	26824.27	\$1,346.11	0.05	\$219.46	0.16	3157.51	\$1,065.79	0.34	\$719.06	0.67	3453.84	\$502.11	0.15	\$291.97	0.58	33435.62	\$2,914.00	0.09	\$1,230.48	0.42
MID-CENTURY INSURANCE COMPANY	7.98	\$0.65	0.08	\$0.00	NA	1.16	\$0.62	0.54	\$0.00	NA	1.66	\$0.42	0.25	\$0.00	NA	10.80	\$1.69	0.16	\$0.00	NA
MODERN SERVICE INSURANCE	5474.08	\$643.93	0.12	\$231.96	0.36	117.49	\$126.28	1.07	\$130.53	1.03	120.90	\$61.90	0.51	\$29.29	0.47	5712.47	\$832.12	0.15	\$391.77	0.47
MUTUAL SERVICE CASUALTY	15876.89	\$995.90	0.06	\$185.40	0.19	1918.77	\$862.15	0.45	\$644.69	0.75	1989.80	\$314.08	0.16	\$209.03	0.67	19785.46	\$2,172.13	0.11	\$1,039.13	0.48
NATIONAL BEN- FRANKLIN INSURANCE	6717.58	\$441.82	0.07	\$37.26	0.08	1224.92	\$485.58	0.40	\$167.69	0.35	1322.66	\$191.74	0.14	\$70.17	0.37	9265.16	\$1,119.13	0.12	\$275.11	0.25
NATIONAL GENERAL INSURANCE	496.12	\$64.93	0.13	\$87.54	1.35	101.72	\$41.53	0.41	\$17.92	0.43	106.35	\$13.86	0.13	\$5.68	0.41	704.19	\$120.31	0.17	\$111.14	0.92
NATIONWIDE INSURANCE COMPANY OF	696.07	\$60.42	0.09	\$20.03	0.33	147.82	\$56.77	0.38	\$56.76	1.00	156.83	\$20.72	0.13	\$13.00	0.63	1000.72	\$137.91	0.14	\$89.80	0.65
NATIONWIDE MUTUAL FIRE INSURANCE	6825.29	\$728.18	0.11	\$574.53	0.79	1247.65	\$598.86	0.48	\$379.77	0.63	1321.83	\$240.79	0.18	\$153.15	0.64	9394.77	\$1,567.83	0.17	\$1,107.44	0.71
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$2.37	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$2.37	NA

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NATIONWIDE PROPERTY AND CASUALTY	12.00	\$3.94	0.33	\$0.00	NA	2.00	\$2.30	1.15	\$0.00	NA	2.00	\$0.47	0.24	\$0.00	NA	16.00	\$6.71	0.42	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	15896.00	\$1,832.79	0.12	\$602.95	0.33	396.00	\$391.51	0.99	\$267.23	0.68	416.00	\$174.66	0.42	\$69.07	0.40	16708.00	\$2,398.96	0.14	\$939.25	0.39
NORTHERN INSURANCE COMPANY OF	25.45	\$3.18	0.13	\$0.00	NA	4.06	\$3.47	0.85	\$0.00	NA	5.09	\$1.64	0.32	(\$0.21)	NA	34.60	\$8.29	0.24	(\$0.21)	NA
PARTNERS MUTUAL INSURANCE	12.00	\$1.06	0.09	\$5.84	5.50	0.00	\$0.08	NA	\$0.00	NA	0.00	\$0.02	NA	\$0.00	NA	12.00	\$1.17	0.10	\$5.84	5.00
PIONEER STATE MUTUAL INSURANCE	28031.16	\$1,539.79	0.05	\$250.77	0.16	3925.96	\$1,107.85	0.28	\$983.10	0.89	3945.19	\$416.19	0.11	\$265.58	0.64	35902.31	\$3,063.84	0.09	\$1,499.45	0.49
PROGRESSIVE MICHIGAN INSURANCE	7580.00	\$662.24	0.09	\$304.85	0.46	1019.00	\$682.66	0.67	\$310.17	0.45	1055.00	\$190.64	0.18	\$67.81	0.36	9654.00	\$1,535.54	0.16	\$682.82	0.44
PRUDENTIAL PROPERTY AND CASUALTY	74.21	\$3.63	0.05	\$0.08	0.02	10.91	\$2.99	0.27	\$1.15	0.38	8.91	\$1.52	0.17	\$1.06	0.70	94.03	\$8.14	0.09	\$2.29	0.28
QBE INSURANCE CORPORATION	2835.58	\$417.96	0.15	\$86.23	0.21	14.07	\$21.15	1.50	\$6.65	0.31	15.15	\$6.12	0.40	\$10.22	1.67	2864.80	\$445.24	0.16	\$103.10	0.23
RESPONSE WORLDWIDE INSURANCE	104.33	\$8.64	0.08	\$0.22	0.03	8.01	\$4.13	0.52	\$7.41	1.80	9.48	\$2.86	0.30	\$0.07	0.02	121.82	\$15.63	0.13	\$7.70	0.49
SAFECO INSURANCE COMPANY OF	281.70	\$28.03	0.10	\$8.23	0.29	55.43	\$22.77	0.41	\$27.32	1.20	62.32	\$8.78	0.14	\$8.92	1.02	399.45	\$59.58	0.15	\$44.46	0.75
SAFECO INSURANCE COMPANY OF	280.52	\$23.41	0.08	\$8.40	0.36	57.39	\$20.88	0.36	\$28.19	1.35	60.32	\$7.76	0.13	\$10.05	1.29	398.23	\$52.05	0.13	\$46.63	0.90

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TERRITORY 44 Flint Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA INSURANCE, A MUTUAL	0.00	(\$0.04)	NA	\$0.00	NA	0.00	\$0.00	NA	(\$0.39)	NA	NA	NA	NA	NA	NA	0.00	(\$0.04)	NA	(\$0.39)	NA
SOUTHERN MICHIGAN INSURANCE	7627.55	\$577.63	0.08	\$124.22	0.22	548.62	\$572.01	1.04	\$319.38	0.56	545.05	\$213.54	0.39	\$86.09	0.40	8721.22	\$1,363.18	0.16	\$529.68	0.39
STANDARD FIRE INSURANCE COMPANY, THE	76.16	\$4.82	0.06	\$0.00	NA	15.86	\$6.18	0.39	\$2.42	0.39	9.60	\$2.34	0.24	\$0.00	NA	101.62	\$13.33	0.13	\$2.42	0.18
STATE AUTOMOBILE MUTUAL	643.80	\$43.41	0.07	\$1.26	0.03	93.36	\$54.08	0.58	\$46.59	0.86	104.98	\$19.93	0.19	\$8.73	0.44	842.14	\$117.42	0.14	\$56.59	0.48
STATE FARM FIRE AND CASUALTY	209.62	\$27.02	0.13	\$46.51	1.72	31.30	\$26.81	0.86	\$42.32	1.58	31.64	\$7.05	0.22	\$1.17	0.17	272.56	\$60.88	0.22	\$90.01	1.48
STATE FARM MUTUAL AUTOMOBILE	84394.07	\$6,152.90	0.07	\$2,640.44	0.43	10783.86	\$4,788.95	0.44	\$3,800.09	0.79	11527.48	\$1,721.14	0.15	\$1,128.82	0.66	106705.41	\$12,662.98	0.12	\$7,569.35	0.60
TEACHERS INSURANCE COMPANY	84.48	\$6.52	0.08	\$3.60	0.55	14.08	\$9.15	0.65	\$6.83	0.75	14.08	\$4.40	0.31	\$0.07	0.02	112.64	\$20.07	0.18	\$10.49	0.52
TITAN INDEMNITY COMPANY	37.86	\$5.90	0.16	\$0.00	NA	4.80	\$5.74	1.20	\$0.16	0.03	4.81	\$1.32	0.28	\$0.63	0.48	47.47	\$12.97	0.27	\$0.79	0.06
TITAN INSURANCE COMPANY	54200.93	\$7,486.34	0.14	\$2,791.76	0.37	1550.23	\$1,710.03	1.10	\$999.98	0.58	1600.51	\$723.21	0.45	\$253.89	0.35	57351.67	\$9,919.59	0.17	\$4,045.62	0.41
TRANSPORT INSURANCE COMPANY	0.81	(\$0.01)	NA	\$0.00	NA	0.08	\$0.04	0.54	(\$4.18)	NA	0.08	\$0.02	0.29	\$2.43	105.61	0.97	\$0.06	0.06	(\$1.75)	NA
TRAVELERS INDEMNITY COMPANY OF	292.04	\$14.93	0.05	\$3.00	0.20	53.32	\$17.30	0.32	\$3.58	0.21	42.48	\$5.92	0.14	\$1.17	0.20	387.84	\$38.15	0.10	\$7.75	0.20

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 44 Flint Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TRUMBULL INSURANCE COMPANY	41.90	\$5.08	0.12	\$0.50	0.10	6.32	\$5.79	0.92	\$0.00	NA	6.32	\$1.75	0.28	\$0.00	NA	54.54	\$12.62	0.23	\$0.50	0.04
UNITED SERVICES AUTOMOBILE	3450.09	\$244.39	0.07	\$27.52	0.11	693.85	\$296.59	0.43	\$168.37	0.57	731.15	\$86.76	0.12	\$68.23	0.79	4875.09	\$627.74	0.13	\$264.12	0.42
UNITRIN DIRECT INSURANCE COMPANY	3850.47	\$208.28	0.05	\$550.75	2.64	457.52	\$187.27	0.41	\$64.57	0.34	462.56	\$78.74	0.17	\$3.70	0.05	4770.55	\$474.28	0.10	\$619.02	1.31
UNITRIN DIRECT PROPERTY & CASUALTY	43.95	\$6.17	0.14	\$0.00	NA	6.00	\$6.47	1.08	\$0.00	NA	10.00	\$1.81	0.18	\$0.00	NA	59.95	\$14.44	0.24	\$0.00	NA
USAA CASUALTY INSURANCE	2408.70	\$183.22	0.08	\$86.78	0.47	461.81	\$219.03	0.47	\$90.35	0.41	484.86	\$63.28	0.13	\$7.86	0.12	3355.37	\$465.52	0.14	\$184.99	0.40
WARNER INSURANCE COMPANY	66.99	\$2.88	0.04	\$0.45	0.16	18.07	\$3.88	0.21	\$0.00	NA	17.80	\$0.97	0.05	\$1.52	1.56	102.86	\$7.73	0.08	\$1.97	0.26
WEST AMERICAN INSURANCE	133.12	\$14.22	0.11	\$0.78	0.05	21.69	\$11.36	0.52	\$9.80	0.86	23.22	\$5.05	0.22	\$0.94	0.19	178.03	\$30.64	0.17	\$11.52	0.38
WESTFIELD INSURANCE COMPANY	8460.01	\$425.64	0.05	\$533.73	1.25	983.74	\$440.64	0.45	\$243.75	0.55	1038.42	\$176.79	0.17	\$61.58	0.35	10482.17	\$1,043.07	0.10	\$839.06	0.80
WOLVERINE MUTUAL INSURANCE	9.31	\$0.74	0.08	\$0.00	NA	0.50	\$0.31	0.62	\$0.00	NA	0.50	\$0.16	0.32	\$0.00	NA	10.31	\$1.22	0.12	\$0.00	NA
Mean:	11992.37	\$795.77	0.0997	\$383.64	0.8312	1452.23	\$643.45	0.5545	\$437.51	1.8414	1590.12	\$245.49	0.2058	\$145.83	2.8761	14706.91	\$1,651.55	0.1482	\$948.55	0.9853
StDev:	27340.32	\$1,678.80	0.1042	\$813.02	1.703	3258.32	\$1,408.18	0.2727	\$941.97	6.9848	3503.53	\$513.29	0.1004	\$306.99	14.204	33621.81	\$3,509.49	0.0703	\$1,989.79	3.0347
Min:	0.00	(\$7.38)	0.0181	\$0.00	0.0121	0.00	(\$0.08)	0.0808	(\$4.18)	0.0279	0.00	(\$0.05)	0.0547	\$0.00	0.0159	0.00	(\$4.69)	0.033	(\$1.75)	0.0396
Max:	157303.20	\$7,486.34	0.9907	\$3,533.15	11.26	16325.92	\$6,754.90	1.5033	\$4,343.36	52.574	17342.80	\$2,613.19	0.5217	\$1,569.77	105.61	190873.70	\$16,160.48	0.5186	\$8,978.25	26.294

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 45 Battle Creek Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	2193.12	\$94.13	0.04	\$127.91	1.36	383.27	\$116.52	0.30	\$66.99	0.57	406.17	\$44.08	0.11	\$31.02	0.70	2982.56	\$254.73	0.09	\$225.93	0.89
ALLIED PROPERTY AND CASUALTY	8175.42	\$527.65	0.06	\$92.46	0.18	1384.09	\$463.58	0.33	\$293.38	0.63	1525.45	\$186.85	0.12	\$97.51	0.52	11084.96	\$1,178.08	0.11	\$483.35	0.41
ALLSTATE INSURANCE COMPANY	31536.37	\$1,812.48	0.06	\$428.37	0.24	3552.42	\$1,629.60	0.46	\$915.09	0.56	4092.38	\$920.05	0.22	\$387.96	0.42	39181.17	\$4,362.14	0.11	\$1,731.42	0.40
AMERICAN FELLOWSHIP MUTUAL	989.25	\$63.49	0.06	\$14.78	0.23	117.27	\$30.66	0.26	\$30.06	0.98	117.27	\$8.92	0.08	\$16.87	1.89	1223.79	\$103.07	0.08	\$61.71	0.60
AMERICAN INSURANCE COMPANY, THE	5.20	\$0.16	0.03	\$0.00	NA	1.95	\$0.27	0.14	\$0.00	NA	1.95	\$0.07	0.04	\$0.00	NA	9.10	\$0.50	0.06	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	1651.97	\$83.54	0.05	\$145.93	1.75	248.78	\$86.40	0.35	\$73.06	0.85	279.17	\$36.61	0.13	\$36.33	0.99	2179.92	\$206.55	0.09	\$255.33	1.24
AMERICAN PROTECTION INSURANCE	22.98	\$1.21	0.05	\$0.00	NA	4.75	\$1.48	0.31	\$0.00	NA	5.59	\$0.57	0.10	\$0.71	1.23	33.32	\$3.26	0.10	\$0.71	0.22
AMEX ASSURANCE COMPANY	798.98	\$70.89	0.09	\$2.19	0.03	227.88	\$67.91	0.30	\$39.10	0.58	250.37	\$24.30	0.10	\$26.43	1.09	1277.23	\$163.10	0.13	\$67.73	0.42
AMICA MUTUAL INSURANCE COMPANY	361.17	\$25.38	0.07	\$0.18	0.01	59.70	\$28.34	0.47	\$10.09	0.36	63.92	\$8.56	0.13	\$0.23	0.03	484.79	\$62.28	0.13	\$10.50	0.17
ARGONAUT INSURANCE COMPANY	7.64	\$0.66	0.09	\$0.00	NA	0.83	\$0.40	0.48	\$0.00	NA	0.83	\$0.16	0.19	\$0.00	NA	9.30	\$1.22	0.13	\$0.00	NA
AUTO CLUB GROUP INSURANCE	37740.97	\$2,798.17	0.07	\$1,202.96	0.43	6775.88	\$2,663.84	0.39	\$1,735.37	0.65	7351.13	\$910.23	0.12	\$664.01	0.73	51867.98	\$6,372.24	0.12	\$3,602.34	0.57

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	38968.94	\$3,190.01	0.08	\$2,942.58	0.92	6606.71	\$2,547.32	0.39	\$1,797.38	0.71	7365.65	\$873.27	0.12	\$689.44	0.79	52941.30	\$6,610.59	0.12	\$5,429.39	0.82
AUTO-OWNERS INSURANCE COMPANY	23643.00	\$922.54	0.04	\$567.88	0.62	2509.75	\$911.13	0.36	\$654.91	0.72	2912.10	\$346.48	0.12	\$172.19	0.50	29064.85	\$2,180.15	0.08	\$1,394.98	0.64
BRISTOL WEST INSURANCE COMPANY	416.13	\$33.08	0.08	\$0.00	NA	33.05	\$22.79	0.69	\$28.38	1.25	34.82	\$8.04	0.23	\$4.43	0.55	484.00	\$63.91	0.13	\$32.81	0.51
CINCINNATI INSURANCE COMPANY, THE	1434.86	\$65.43	0.05	\$0.51	0.01	183.92	\$60.07	0.33	\$28.11	0.47	212.51	\$26.38	0.12	\$23.82	0.90	1831.29	\$151.88	0.08	\$52.44	0.35
CITIZENS INSURANCE COMPANY OF	33718.95	\$1,555.38	0.05	\$348.90	0.22	3969.54	\$1,358.01	0.34	\$847.81	0.62	4390.63	\$561.53	0.13	\$329.50	0.59	42079.12	\$3,474.92	0.08	\$1,526.21	0.44
CONTINENTAL INSURANCE COMPANY, THE	2.50	\$0.23	0.09	\$0.00	NA	1.50	\$0.53	0.35	\$2.62	4.94	1.50	\$0.22	0.15	\$0.19	0.88	5.50	\$0.98	0.18	\$2.81	2.88
DAIRYLAND INSURANCE COMPANY	3791.05	\$424.23	0.11	\$164.60	0.39	79.20	\$87.51	1.10	\$38.88	0.44	81.32	\$43.43	0.53	\$25.83	0.59	3951.57	\$555.17	0.14	\$229.31	0.41
EMCASCO INSURANCE COMPANY	429.30	\$30.10	0.07	\$6.48	0.22	50.32	\$20.96	0.42	\$12.14	0.58	52.82	\$7.36	0.14	\$8.18	1.11	532.44	\$58.41	0.11	\$26.80	0.46
EMPLOYERS MUTUAL CASUALTY	405.65	\$29.30	0.07	\$2.87	0.10	33.42	\$18.89	0.57	\$6.09	0.32	40.75	\$6.94	0.17	\$11.82	1.70	479.82	\$55.12	0.11	\$20.79	0.38
ESURANCE INSURANCE COMPANY	0.48	\$0.51	1.06	\$0.00	NA	0.32	\$0.22	0.69	\$0.00	NA	0.16	\$0.07	0.41	\$0.00	NA	0.96	\$0.79	0.83	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	21252.30	\$1,124.21	0.05	\$435.71	0.39	1772.60	\$691.92	0.39	\$520.06	0.75	1936.10	\$303.52	0.16	\$206.55	0.68	24961.00	\$2,119.66	0.08	\$1,162.32	0.55

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FARM BUREAU MUTUAL INSURANCE	2303.50	\$90.47	0.04	\$11.84	0.13	236.20	\$61.36	0.26	\$36.52	0.60	271.70	\$31.97	0.12	\$41.45	1.30	2811.40	\$183.81	0.07	\$89.82	0.49
FARMERS INSURANCE EXCHANGE	9605.01	\$608.52	0.06	\$148.28	0.24	838.95	\$413.44	0.49	\$286.37	0.69	1025.21	\$252.95	0.25	\$176.82	0.70	11469.17	\$1,274.90	0.11	\$611.46	0.48
FEDERAL INSURANCE COMPANY	7.32	\$0.75	0.10	\$0.00	NA	2.44	\$1.35	0.55	\$0.40	0.30	2.63	\$0.77	0.29	\$0.00	NA	12.39	\$2.87	0.23	\$0.40	0.14
FOUNDERS INSURANCE COMPANY	2.72	\$0.39	0.14	\$0.00	NA	0.08	\$0.07	0.84	\$0.00	NA	0.08	\$0.02	0.28	\$0.00	NA	2.88	\$0.48	0.17	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	942.98	\$91.31	0.10	\$9.85	0.11	1.41	\$1.42	1.01	\$0.00	NA	1.91	\$0.69	0.36	\$0.00	NA	946.30	\$93.41	0.10	\$9.85	0.11
FRANKENMUTH MUTUAL INSURANCE	836.00	\$36.48	0.04	\$0.52	0.01	106.00	\$34.24	0.32	\$10.83	0.32	112.00	\$14.55	0.13	\$10.00	0.69	1054.00	\$85.27	0.08	\$21.36	0.25
FREMONT MUTUAL INSURANCE	547.27	\$14.56	0.03	\$0.00	NA	43.68	\$14.87	0.34	\$18.09	1.22	50.01	\$6.06	0.12	\$4.53	0.75	640.96	\$35.50	0.06	\$22.62	0.64
GE PROPERTY & CASUALTY INSURANCE	282.58	\$25.02	0.09	\$5.76	0.23	46.57	\$18.18	0.39	\$0.19	0.01	43.07	\$5.72	0.13	\$0.08	0.01	372.22	\$48.92	0.13	\$6.03	0.12
GEICO INDEMNITY COMPANY	636.90	\$84.21	0.13	\$1.10	0.01	58.56	\$30.02	0.51	\$4.89	0.16	64.33	\$14.73	0.23	\$13.51	0.92	759.79	\$128.96	0.17	\$19.49	0.15
GLENS FALLS INSURANCE COMPANY, THE	103.83	\$7.29	0.07	\$0.25	0.03	20.75	\$9.44	0.45	\$3.89	0.41	21.49	\$4.04	0.19	\$0.51	0.13	146.07	\$20.78	0.14	\$4.65	0.22
GREAT AMERICAN INSURANCE	463.72	\$43.66	0.09	\$10.27	0.24	102.88	\$36.14	0.35	\$18.74	0.52	116.43	\$18.70	0.16	\$5.05	0.27	683.03	\$98.50	0.14	\$34.07	0.35

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GREAT LAKES CASUALTY INSURANCE	1368.18	\$87.06	0.06	\$72.88	0.84	195.30	\$81.41	0.42	\$58.26	0.72	206.41	\$38.86	0.19	\$21.27	0.55	1769.89	\$207.34	0.12	\$152.40	0.74
GUARANTY NATIONAL INSURANCE	5.25	\$0.30	0.06	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.25	\$0.30	0.06	\$0.00	NA
HARLEYSVILLE LAKE STATES INSURANCE	883.49	\$77.65	0.09	\$0.00	NA	85.71	\$37.29	0.44	\$5.57	0.15	100.48	\$16.63	0.17	\$0.15	0.01	1069.68	\$131.57	0.12	\$5.72	0.04
HARTFORD CASUALTY INSURANCE	28.80	\$1.53	0.05	\$0.00	NA	6.55	\$2.42	0.37	\$0.00	NA	6.54	\$0.64	0.10	\$6.38	9.98	41.89	\$4.59	0.11	\$6.38	1.39
HARTFORD INSURANCE COMPANY OF	4313.85	\$192.70	0.04	\$275.65	1.43	762.38	\$216.55	0.28	\$153.69	0.71	826.44	\$71.94	0.09	\$39.51	0.55	5902.67	\$481.19	0.08	\$468.85	0.97
HARTFORD UNDERWRITERS INSURANCE	481.42	\$25.92	0.05	\$195.65	7.55	70.27	\$21.80	0.31	\$45.65	2.09	82.70	\$9.30	0.11	\$9.82	1.06	634.39	\$57.01	0.09	\$251.12	4.40
HASTINGS MUTUAL INSURANCE	838.01	\$58.36	0.07	\$31.40	0.54	106.00	\$22.88	0.22	\$42.35	1.85	114.00	\$16.06	0.14	\$10.84	0.68	1058.01	\$97.29	0.09	\$84.59	0.87
HOME-OWNERS INSURANCE COMPANY	13655.55	\$502.56	0.04	\$532.44	1.06	1410.65	\$483.84	0.34	\$346.85	0.72	1546.75	\$164.56	0.11	\$88.10	0.54	16612.95	\$1,150.96	0.07	\$967.39	0.84
HORACE MANN INSURANCE COMPANY	166.05	\$9.74	0.06	\$4.00	0.41	19.90	\$6.80	0.34	\$12.22	1.80	22.91	\$3.75	0.16	\$5.12	1.37	208.86	\$20.29	0.10	\$21.35	1.05
INTEGON NATIONAL INSURANCE	692.13	\$52.69	0.08	\$2.28	0.04	68.96	\$36.46	0.53	\$25.37	0.70	78.90	\$15.24	0.19	\$4.66	0.31	839.99	\$104.40	0.12	\$32.31	0.31
LIBERTY INSURANCE CORPORATION	0.00	\$0.00	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.00	NA

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY MUTUAL FIRE INSURANCE	8615.75	\$709.79	0.08	\$158.81	0.22	2007.30	\$784.04	0.39	\$635.85	0.81	2249.76	\$285.95	0.13	\$179.69	0.63	12872.81	\$1,779.78	0.14	\$974.35	0.55
LUMBERMENS MUTUAL CASUALTY	136.75	\$6.32	0.05	\$8.81	1.39	18.42	\$6.21	0.34	(\$0.96)	NA	31.19	\$4.84	0.16	(\$4.36)	NA	186.36	\$17.38	0.09	\$3.48	0.20
MEEMIC INSURANCE COMPANY	4061.23	\$235.69	0.06	\$15.19	0.06	660.78	\$221.93	0.34	\$134.07	0.60	704.90	\$94.99	0.13	\$35.75	0.38	5426.91	\$552.61	0.10	\$185.02	0.33
MEMBERSELECT INSURANCE COMPANY	1137.07	\$161.17	0.14	\$112.49	0.70	126.11	\$97.94	0.78	\$90.39	0.92	138.97	\$48.75	0.35	\$58.75	1.21	1402.15	\$307.86	0.22	\$261.63	0.85
MERCHANTS MUTUAL INSURANCE	20.00	\$1.11	0.06	\$0.00	NA	2.00	\$0.43	0.22	\$0.00	NA	2.00	\$0.17	0.08	\$0.00	NA	24.00	\$1.71	0.07	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	372.07	\$18.91	0.05	\$0.00	NA	38.29	\$12.00	0.31	\$15.89	1.32	42.31	\$4.52	0.11	\$3.89	0.86	452.67	\$35.42	0.08	\$19.78	0.56
METROPOLITAN GROUP PROPERTY AND	610.63	\$47.62	0.08	\$10.39	0.22	88.02	\$44.62	0.51	\$8.72	0.20	94.71	\$16.84	0.18	\$11.57	0.69	793.36	\$109.09	0.14	\$30.67	0.28
METROPOLITAN PROPERTY AND CASUALTY	91.39	\$4.93	0.05	\$0.00	NA	15.32	\$5.69	0.37	\$0.00	NA	15.56	\$2.32	0.15	\$0.36	0.16	122.27	\$12.93	0.11	\$0.36	0.03
MIC GENERAL INSURANCE CORPORATION	434.83	\$29.55	0.07	\$10.86	0.37	76.68	\$33.99	0.44	\$26.60	0.78	90.11	\$8.48	0.09	\$2.46	0.29	601.62	\$72.02	0.12	\$39.92	0.55
MICHIGAN AUTOMOBILE INSURANCE	258.08	\$38.33	0.15	\$0.00	NA	13.47	\$11.46	0.85	\$0.00	NA	14.98	\$3.37	0.23	\$1.60	0.47	286.53	\$53.16	0.19	\$1.60	0.03
MICHIGAN INSURANCE COMPANY	505.00	\$9.17	0.02	\$0.00	NA	76.00	\$7.66	0.10	\$1.28	0.17	45.00	\$2.92	0.06	\$0.50	0.17	626.00	\$19.75	0.03	\$1.78	0.09

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 45 Battle Creek Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN MILLERS MUTUAL	1637.01	\$83.50	0.05	\$25.22	0.30	208.25	\$63.95	0.31	\$60.69	0.95	236.12	\$30.88	0.13	\$10.04	0.33	2081.38	\$178.33	0.09	\$95.95	0.54
MID-CENTURY INSURANCE COMPANY	0.00	(\$0.41)	NA	\$0.00	NA	0.16	(\$0.28)	NA	\$0.00	NA	0.08	(\$0.09)	NA	\$0.32	NA	0.24	(\$0.78)	NA	\$0.32	NA
MODERN SERVICE INSURANCE	817.53	\$92.52	0.11	\$101.09	1.09	10.31	\$8.71	0.84	\$8.41	0.97	11.65	\$5.38	0.46	\$19.70	3.67	839.49	\$106.60	0.13	\$129.20	1.21
MUTUAL SERVICE CASUALTY	508.28	\$34.95	0.07	\$0.68	0.02	58.55	\$28.84	0.49	\$12.75	0.44	58.89	\$7.34	0.12	\$10.38	1.42	625.72	\$71.13	0.11	\$23.81	0.33
NATIONAL GENERAL INSURANCE	297.74	\$29.95	0.10	\$0.00	NA	63.95	\$21.18	0.33	\$12.07	0.57	72.93	\$5.98	0.08	\$2.08	0.35	434.62	\$57.12	0.13	\$14.15	0.25
NATIONWIDE INSURANCE COMPANY OF	2405.81	\$130.72	0.05	\$64.50	0.49	492.12	\$152.78	0.31	\$132.07	0.86	537.73	\$58.21	0.11	\$40.15	0.69	3435.66	\$341.72	0.10	\$236.72	0.69
NATIONWIDE MUTUAL FIRE INSURANCE	10930.81	\$840.78	0.08	\$571.75	0.68	1952.72	\$846.65	0.43	\$670.62	0.79	2114.76	\$312.64	0.15	\$232.57	0.74	14998.29	\$2,000.07	0.13	\$1,474.94	0.74
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.45)	NA	0.00	\$0.00	NA	\$0.22	NA	0.00	\$0.00	NA	(\$0.22)	NA
NATIONWIDE PROPERTY AND CASUALTY	24.70	\$5.27	0.21	\$0.00	NA	4.08	\$3.63	0.89	\$0.00	NA	4.08	\$0.98	0.24	\$0.00	NA	32.86	\$9.88	0.30	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	8482.00	\$955.91	0.11	\$447.62	0.47	92.00	\$89.79	0.98	\$40.85	0.45	103.00	\$37.12	0.36	\$10.72	0.29	8677.00	\$1,082.81	0.12	\$499.19	0.46
NORTHERN INSURANCE COMPANY OF	14.96	\$0.91	0.06	\$0.00	NA	3.00	\$0.85	0.28	\$0.00	NA	3.00	\$0.44	0.15	(\$0.36)	NA	20.96	\$2.20	0.11	(\$0.36)	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 45 Battle Creek Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
PARTNERS MUTUAL INSURANCE	71.24	\$8.07	0.11	\$13.83	1.71	15.90	\$3.94	0.25	\$0.00	NA	10.08	\$1.59	0.16	\$0.00	NA	97.22	\$13.61	0.14	\$13.83	1.02
PHARMACISTS MUTUAL INSURANCE	18.00	\$0.73	0.04	\$0.00	NA	6.00	\$1.27	0.21	\$12.00	9.45	3.00	\$0.36	0.12	\$1.11	3.07	27.00	\$2.36	0.09	\$13.11	5.56
PIONEER STATE MUTUAL INSURANCE	2648.22	\$131.22	0.05	\$12.28	0.09	366.46	\$90.79	0.25	\$53.27	0.59	373.74	\$35.35	0.09	\$39.10	1.11	3388.42	\$257.36	0.08	\$104.66	0.41
PROGRESSIVE MICHIGAN INSURANCE	22920.00	\$1,777.02	0.08	\$854.72	0.48	2694.00	\$1,293.73	0.48	\$781.59	0.60	2900.00	\$497.49	0.17	\$255.44	0.51	28514.00	\$3,568.24	0.13	\$1,891.75	0.53
QBE INSURANCE CORPORATION	29.06	\$4.64	0.16	\$0.03	0.01	NA	NA	NA	NA	NA	0.08	\$0.06	0.69	\$0.00	NA	29.14	\$4.69	0.16	\$0.03	0.01
RESPONSE WORLDWIDE INSURANCE	12.00	\$0.80	0.07	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	12.00	\$0.80	0.07	\$0.00	NA
SAFECO INSURANCE COMPANY OF	571.93	\$45.69	0.08	\$40.40	0.88	93.64	\$37.98	0.41	\$27.50	0.72	111.30	\$12.19	0.11	\$1.96	0.16	776.87	\$95.86	0.12	\$69.86	0.73
SAFECO INSURANCE COMPANY OF	2915.40	\$250.37	0.09	\$63.88	0.26	525.75	\$195.58	0.37	\$103.62	0.53	613.69	\$63.17	0.10	\$15.37	0.24	4054.84	\$509.11	0.13	\$182.87	0.36
SOUTHERN MICHIGAN INSURANCE	1843.74	\$137.93	0.07	\$28.32	0.21	61.87	\$62.01	1.00	\$26.83	0.43	62.41	\$22.90	0.37	\$15.88	0.69	1968.02	\$222.84	0.11	\$71.03	0.32
STANDARD FIRE INSURANCE COMPANY, THE	95.36	\$4.43	0.05	\$0.00	NA	27.77	\$4.36	0.16	\$0.00	NA	14.88	\$1.72	0.12	\$6.51	3.79	138.01	\$10.50	0.08	\$6.51	0.62
STATE AUTOMOBILE MUTUAL	35.39	\$2.37	0.07	\$0.00	NA	1.21	\$1.33	1.10	\$0.00	NA	1.71	\$0.69	0.40	\$0.00	NA	38.31	\$4.39	0.11	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 45 Battle Creek Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$8.07)	NA	0.00	\$0.00	NA	\$1.22	NA	0.00	\$0.00	NA	(\$6.85)	NA
TEACHERS INSURANCE COMPANY	193.81	\$8.83	0.05	\$0.95	0.11	33.41	\$10.23	0.31	\$17.14	1.67	35.15	\$4.74	0.13	\$2.91	0.61	262.37	\$23.80	0.09	\$20.99	0.88
TITAN INSURANCE COMPANY	1156.35	\$142.70	0.12	\$16.42	0.12	22.40	\$21.31	0.95	\$8.00	0.38	27.85	\$9.11	0.33	\$8.56	0.94	1206.60	\$173.12	0.14	\$32.99	0.19
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$3.00)	NA	0.00	\$0.00	NA	(\$0.61)	NA	0.00	\$0.00	NA	(\$3.61)	NA
TRAVELERS INDEMNITY COMPANY OF	117.88	\$5.06	0.04	\$1.31	0.26	26.01	\$4.45	0.17	\$5.93	1.33	16.54	\$1.61	0.10	\$3.14	1.96	160.43	\$11.12	0.07	\$10.38	0.93
TRUMBULL INSURANCE COMPANY	162.45	\$11.72	0.07	\$0.00	NA	15.74	\$8.16	0.52	\$5.45	0.67	15.58	\$3.19	0.20	\$1.04	0.33	193.77	\$23.07	0.12	\$6.49	0.28
UNITED SERVICES AUTOMOBILE	6509.75	\$367.00	0.06	\$50.24	0.14	1289.95	\$464.49	0.36	\$323.44	0.70	1379.17	\$121.87	0.09	\$66.32	0.54	9178.87	\$953.35	0.10	\$440.00	0.46
UNITRIN DIRECT INSURANCE COMPANY	1791.91	\$90.95	0.05	\$1.92	0.02	204.18	\$71.42	0.35	\$48.44	0.68	207.18	\$35.26	0.17	\$6.74	0.19	2203.27	\$197.62	0.09	\$57.10	0.29
UNITRIN DIRECT PROPERTY & CASUALTY	23.00	\$1.81	0.08	\$0.00	NA	2.00	\$0.88	0.44	\$0.00	NA	5.00	\$0.46	0.09	\$0.00	NA	30.00	\$3.15	0.11	\$0.00	NA
USAA CASUALTY INSURANCE	2606.71	\$167.99	0.06	\$35.20	0.21	469.14	\$193.69	0.41	\$151.09	0.78	517.57	\$52.88	0.10	\$32.87	0.62	3593.42	\$414.56	0.12	\$219.16	0.53
WEST AMERICAN INSURANCE	74.67	\$6.03	0.08	\$0.00	NA	13.90	\$4.00	0.29	\$0.00	NA	13.81	\$1.63	0.12	\$0.21	0.13	102.38	\$11.66	0.11	\$0.21	0.02

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 45 Battle Creek Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WESTFIELD INSURANCE COMPANY	1585.49	\$73.94	0.05	\$3.48	0.05	180.93	\$61.78	0.34	\$13.35	0.22	204.93	\$26.46	0.13	\$16.31	0.62	1971.35	\$162.18	0.08	\$33.14	0.20
WOLVERINE MUTUAL INSURANCE	3949.38	\$200.90	0.05	\$26.01	0.13	433.40	\$150.57	0.35	\$70.94	0.47	457.55	\$62.10	0.14	\$30.86	0.50	4840.33	\$413.58	0.09	\$127.80	0.31
Mean:	3866.71	\$249.89	0.0842	\$120.26	0.5283	513.47	\$200.72	0.4441	\$133.97	0.9062	560.90	\$78.31	0.1751	\$48.77	0.9278	4782.61	\$512.16	0.1210	\$293.45	0.6383
StDev:	8420.10	\$563.77	0.1116	\$365.49	1.0371	1222.64	\$482.91	0.2253	\$322.42	1.2734	1346.47	\$186.98	0.1104	\$120.52	1.3184	10768.80	\$1,207.04	0.0871	\$770.53	0.8434
Min:	0.00	(\$0.41)	0.0182	\$0.00	0.0063	0.00	(\$0.28)	0.1008	(\$8.07)	0.0107	0.00	(\$0.09)	0.0364	\$0.00	0.0087	0.00	(\$0.78)	0.0315	(\$6.85)	0.0062
Max:	38968.94	\$3,190.01	1.0583	\$2,942.58	7.5496	6775.88	\$2,663.84	1.1049	\$1,797.38	9.4504	7365.65	\$920.05	0.6875	\$689.44	9.975	52941.30	\$6,610.59	0.8271	\$5,429.39	5.5609

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	692.55	\$23.63	0.03	\$0.01	0.00	119.85	\$37.18	0.31	\$46.64	1.25	125.03	\$14.01	0.11	\$10.22	0.73	937.43	\$74.82	0.08	\$56.87	0.76
ALLIED PROPERTY AND CASUALTY	34.60	\$4.74	0.14	\$0.00	NA	6.00	\$4.00	0.67	\$0.67	0.17	6.00	\$1.07	0.18	\$0.00	NA	46.60	\$9.81	0.21	\$0.67	0.07
ALLSTATE INSURANCE COMPANY	1609.89	\$80.89	0.05	\$38.53	0.48	175.54	\$74.06	0.42	\$24.68	0.33	215.56	\$45.04	0.21	\$54.89	1.22	2000.99	\$199.99	0.10	\$118.09	0.59
AMERICAN FELLOWSHIP MUTUAL	52.40	\$4.10	0.08	\$0.00	NA	5.99	\$1.41	0.24	\$0.00	NA	5.99	\$0.54	0.09	\$0.22	0.40	64.38	\$6.05	0.09	\$0.22	0.04
AMERICAN INSURANCE COMPANY, THE	1.65	\$0.26	0.16	\$0.00	NA	0.55	\$0.56	1.02	\$0.00	NA	0.55	\$0.25	0.46	\$0.00	NA	2.75	\$1.08	0.39	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	953.14	\$41.41	0.04	\$0.66	0.02	156.93	\$50.07	0.32	\$34.13	0.68	175.73	\$22.38	0.13	\$37.25	1.66	1285.80	\$113.86	0.09	\$72.04	0.63
AMERICAN PROTECTION INSURANCE	6.00	\$0.22	0.04	\$0.00	NA	1.00	\$0.16	0.16	\$0.00	NA	1.00	\$0.05	0.05	\$0.00	NA	8.00	\$0.43	0.05	\$0.00	NA
AMICA MUTUAL INSURANCE COMPANY	84.35	\$6.27	0.07	\$0.00	NA	15.12	\$8.26	0.55	\$0.00	NA	19.41	\$2.59	0.13	\$0.00	NA	118.88	\$17.12	0.14	\$0.00	NA
AUTO-OWNERS INSURANCE COMPANY	23643.00	\$922.54	0.04	\$567.88	0.62	2509.75	\$911.13	0.36	\$654.91	0.72	2912.10	\$346.48	0.12	\$172.19	0.50	29064.85	\$2,180.15	0.08	\$1,394.98	0.64
BRISTOL WEST INSURANCE COMPANY	1554.56	\$84.85	0.05	\$19.93	0.23	115.46	\$67.39	0.58	\$40.40	0.60	118.89	\$28.70	0.24	\$14.66	0.51	1788.91	\$180.93	0.10	\$74.99	0.41
CINCINNATI INSURANCE COMPANY, THE	3770.66	\$175.42	0.05	\$15.89	0.09	465.07	\$157.10	0.34	\$108.94	0.69	547.09	\$62.66	0.11	\$21.17	0.34	4782.82	\$395.18	0.08	\$146.00	0.37

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TERRITORY 46 Battle Creek Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
DAIRYLAND INSURANCE COMPANY	6.48	\$0.90	0.14	\$3.03	3.36	0.33	\$0.59	1.78	\$5.23	8.92	0.33	\$0.30	0.91	\$0.00	NA	7.14	\$1.79	0.25	\$8.26	4.62
EMCASCO INSURANCE COMPANY	12.25	\$0.83	0.07	\$0.00	NA	0.08	(\$0.06)	NA	\$0.58	NA	2.00	\$0.41	0.20	\$0.00	NA	14.33	\$1.18	0.08	\$0.58	0.50
EMPLOYERS MUTUAL CASUALTY	85.69	\$5.74	0.07	\$0.00	NA	8.17	\$4.09	0.50	\$0.49	0.12	8.17	\$1.38	0.17	\$0.00	NA	102.03	\$11.21	0.11	\$0.49	0.04
FARM BUREAU GENERAL INSURANCE	13015.90	\$563.92	0.04	\$408.54	0.72	1180.60	\$436.90	0.37	\$347.91	0.80	1294.20	\$191.78	0.15	\$142.06	0.74	15490.70	\$1,192.60	0.08	\$898.50	0.75
FARM BUREAU MUTUAL INSURANCE	3505.30	\$116.05	0.03	\$9.14	0.08	358.00	\$79.57	0.22	\$76.88	0.97	405.90	\$41.01	0.10	\$30.72	0.75	4269.20	\$236.63	0.06	\$116.74	0.49
FARMERS INSURANCE EXCHANGE	11505.05	\$652.32	0.06	\$117.14	0.18	1164.45	\$538.52	0.46	\$506.16	0.94	1344.72	\$274.15	0.20	\$193.11	0.70	14014.22	\$1,464.99	0.10	\$816.42	0.56
FEDERAL INSURANCE COMPANY	1.00	\$0.14	0.14	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.00	\$0.14	0.14	\$0.00	NA
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.00	NA	0.00	(\$0.01)	NA	\$0.00	NA	0.00	(\$0.01)	NA	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	214.00	\$9.67	0.05	\$0.00	NA	27.00	\$9.96	0.37	\$15.14	1.52	34.00	\$4.39	0.13	\$7.44	1.70	275.00	\$24.02	0.09	\$22.57	0.94
GEICO INDEMNITY COMPANY	8.00	\$0.80	0.10	\$0.00	NA	2.00	\$0.99	0.49	\$0.00	NA	3.00	\$0.47	0.16	\$0.00	NA	13.00	\$2.26	0.17	\$0.00	NA
GLENS FALLS INSURANCE COMPANY, THE	10.00	\$0.72	0.07	\$0.00	NA	2.00	\$0.83	0.42	\$0.00	NA	2.00	\$0.33	0.17	\$0.00	NA	14.00	\$1.88	0.13	\$0.00	NA

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TERRITORY 46 Battle Creek Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GMAC INSURANCE COMPANY	12.00	\$0.74	0.06	\$0.00	NA	1.00	\$0.23	0.23	\$0.00	NA	1.00	\$0.17	0.17	\$0.00	NA	14.00	\$1.14	0.08	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.02	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.02	NA
GREAT LAKES CASUALTY INSURANCE	152.49	\$10.84	0.07	\$0.00	NA	24.29	\$10.09	0.42	\$1.26	0.12	26.13	\$4.22	0.16	(\$1.86)	NA	202.91	\$25.14	0.12	(\$0.61)	NA
GUARANTY NATIONAL INSURANCE	5.08	\$0.32	0.06	\$0.00	NA	0.50	\$0.33	0.66	\$0.00	NA	0.50	\$0.16	0.32	\$1.83	11.46	6.08	\$0.81	0.13	\$1.83	2.27
HARLEYSVILLE LAKE STATES INSURANCE	394.94	\$31.61	0.08	\$0.50	0.02	43.67	\$16.03	0.37	\$17.50	1.09	47.23	\$7.16	0.15	\$2.86	0.40	485.84	\$54.81	0.11	\$20.85	0.38
HASTINGS MUTUAL INSURANCE	5988.21	\$351.30	0.06	\$116.96	0.33	750.00	\$179.62	0.24	\$178.90	1.00	804.00	\$91.87	0.11	\$57.45	0.63	7542.21	\$622.78	0.08	\$353.31	0.57
HOME-OWNERS INSURANCE COMPANY	13655.55	\$502.56	0.04	\$532.44	1.06	1410.65	\$483.84	0.34	\$346.85	0.72	1546.75	\$164.56	0.11	\$88.10	0.54	16612.95	\$1,150.96	0.07	\$967.39	0.84
HORACE MANN INSURANCE COMPANY	225.44	\$13.54	0.06	\$0.00	NA	31.66	\$9.53	0.30	\$7.58	0.80	39.16	\$5.33	0.14	\$3.34	0.63	296.26	\$28.39	0.10	\$10.92	0.38
INTEGON NATIONAL INSURANCE	425.63	\$30.70	0.07	\$2.09	0.07	47.14	\$28.49	0.60	\$17.76	0.62	49.47	\$9.70	0.20	\$1.58	0.16	522.24	\$68.89	0.13	\$21.42	0.31
LUMBERMENS MUTUAL CASUALTY	489.98	\$22.75	0.05	\$14.19	0.62	65.36	\$16.55	0.25	\$27.83	1.68	84.00	\$8.37	0.10	(\$21.13)	NA	639.34	\$47.67	0.07	\$20.88	0.44
MEEMIC INSURANCE COMPANY	5906.91	\$339.64	0.06	\$76.16	0.22	952.53	\$320.13	0.34	\$221.68	0.69	1009.82	\$136.51	0.14	\$131.76	0.97	7869.26	\$796.28	0.10	\$429.59	0.54

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MEMBERSELECT INSURANCE COMPANY	0.58	(\$1.10)	NA	\$0.00	NA	0.00	(\$0.16)	NA	\$6.82	NA	0.50	(\$0.13)	NA	\$2.31	NA	1.08	(\$1.39)	NA	\$9.13	NA
MICHIGAN AUTOMOBILE INSURANCE	235.44	\$39.09	0.17	\$1.05	0.03	13.82	\$17.04	1.23	\$9.76	0.57	14.32	\$4.98	0.35	\$0.23	0.05	263.58	\$61.11	0.23	\$11.05	0.18
MICHIGAN INSURANCE COMPANY	1064.00	\$14.14	0.01	\$1.50	0.11	97.00	\$10.07	0.10	\$7.58	0.75	92.00	\$3.77	0.04	\$0.54	0.14	1253.00	\$27.98	0.02	\$9.62	0.34
MICHIGAN MILLERS MUTUAL	194.27	\$11.76	0.06	\$0.00	NA	23.16	\$9.58	0.41	\$13.85	1.45	26.41	\$4.43	0.17	\$2.82	0.64	243.84	\$25.77	0.11	\$16.67	0.65
MID-CENTURY INSURANCE COMPANY	33.96	\$1.25	0.04	\$0.00	NA	3.31	\$1.01	0.31	\$0.00	NA	3.33	\$0.41	0.12	\$0.00	NA	40.60	\$2.67	0.07	\$0.00	NA
NATIONAL BEN- FRANKLIN INSURANCE	68.75	\$3.67	0.05	\$0.00	NA	12.00	\$3.60	0.30	\$0.00	NA	12.00	\$1.44	0.12	\$0.00	NA	92.75	\$8.70	0.09	\$0.00	NA
NATIONAL GENERAL INSURANCE	32.64	\$2.38	0.07	\$0.00	NA	7.09	\$2.02	0.28	\$0.00	NA	7.09	\$0.40	0.06	\$0.30	0.76	46.82	\$4.80	0.10	\$0.30	0.06
NATIONWIDE INSURANCE COMPANY OF	0.00	(\$0.01)	NA	\$0.00	NA	0.00	\$0.03	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.10	NA	0.00	\$0.02	NA	\$0.10	6.12
NATIONWIDE MUTUAL FIRE INSURANCE	48.81	\$4.51	0.09	\$0.00	NA	3.31	\$1.50	0.45	\$1.55	1.03	3.55	\$0.65	0.18	\$0.00	NA	55.67	\$6.67	0.12	\$1.55	0.23
PARTNERS MUTUAL INSURANCE	19.37	\$0.60	0.03	\$0.00	NA	5.96	\$0.83	0.14	\$0.00	NA	2.98	\$0.39	0.13	\$0.00	NA	28.31	\$1.82	0.06	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	3117.77	\$145.97	0.05	\$12.79	0.09	415.25	\$87.07	0.21	\$49.90	0.57	426.01	\$43.26	0.10	\$52.13	1.20	3959.03	\$276.30	0.07	\$114.81	0.42

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PROGRESSIVE MICHIGAN INSURANCE	73.00	\$7.75	0.11	\$0.00	NA	8.00	\$5.48	0.69	\$0.93	0.17	7.00	\$1.74	0.25	\$1.12	0.64	88.00	\$14.97	0.17	\$2.05	0.14
SECURA INSURANCE, A MUTUAL	1798.70	\$107.71	0.06	\$45.42	0.42	267.58	\$70.32	0.26	\$47.59	0.68	285.96	\$37.67	0.13	\$20.68	0.55	2352.24	\$215.70	0.09	\$113.70	0.53
SECURA SUPREME INSURANCE	6.00	\$0.48	0.08	\$0.00	NA	1.00	\$0.12	0.12	\$0.00	NA	1.00	\$0.06	0.06	\$0.00	NA	8.00	\$0.66	0.08	\$0.00	NA
STANDARD FIRE INSURANCE COMPANY, THE	35.50	\$2.41	0.07	\$0.00	NA	4.00	\$0.79	0.20	\$0.83	1.05	2.00	\$0.22	0.11	\$0.00	NA	41.50	\$3.42	0.08	\$0.83	0.24
STATE AUTOMOBILE MUTUAL	6.00	\$0.45	0.08	\$0.00	NA	NA	NA	NA	NA	NA	1.50	\$0.05	0.03	\$0.00	NA	7.50	\$0.50	0.07	\$0.00	NA
STATE FARM FIRE AND CASUALTY	421.31	\$44.00	0.10	\$0.61	0.01	44.65	\$29.88	0.67	\$9.81	0.33	57.89	\$9.40	0.16	\$2.28	0.24	523.85	\$83.28	0.16	\$12.70	0.15
STATE FARM MUTUAL AUTOMOBILE	202767.69	\$10,709.45	0.05	\$4,985.53	0.47	26864.79	\$9,497.99	0.35	\$7,044.94	0.74	29989.39	\$3,601.41	0.12	\$3,086.47	0.86	259621.87	\$23,808.86	0.09	\$15,116.94	0.63
TEACHERS INSURANCE COMPANY	200.00	\$8.87	0.04	\$4.49	0.51	39.00	\$13.82	0.35	\$7.51	0.54	39.50	\$5.81	0.15	\$9.72	1.67	278.50	\$28.50	0.10	\$21.72	0.76
TITAN INSURANCE COMPANY	3837.51	\$478.74	0.12	\$252.35	0.53	95.67	\$103.40	1.08	\$70.89	0.69	106.58	\$41.89	0.39	\$22.62	0.54	4039.76	\$624.03	0.15	\$345.86	0.55
TRAVELERS INDEMNITY COMPANY OF	369.77	\$13.82	0.04	\$0.00	NA	104.43	\$15.63	0.15	\$13.57	0.87	60.31	\$7.02	0.12	\$2.16	0.31	534.51	\$36.47	0.07	\$15.73	0.43
UNITRIN DIRECT INSURANCE COMPANY	94.90	\$4.12	0.04	\$0.00	NA	10.82	\$3.04	0.28	\$0.00	NA	11.82	\$1.98	0.17	\$0.00	NA	117.54	\$9.15	0.08	\$0.00	NA

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
USAA CASUALTY INSURANCE	6.00	\$0.72	0.12	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.00	\$0.72	0.12	\$0.00	NA
WEST AMERICAN INSURANCE	62.25	\$4.13	0.07	\$0.00	NA	13.18	\$3.25	0.25	\$2.60	0.80	13.18	\$1.44	0.11	\$0.62	0.43	88.61	\$8.82	0.10	\$3.22	0.37
WESTFIELD INSURANCE COMPANY	641.15	\$27.73	0.04	\$54.16	1.95	77.59	\$24.02	0.31	\$16.82	0.70	78.84	\$11.17	0.14	\$2.96	0.26	797.58	\$62.91	0.08	\$73.94	1.18
Mean:	5413.54	\$279.14	0.0689	\$130.02	0.4885	686.41	\$242.69	0.4296	\$181.58	0.9828	764.96	\$95.37	0.1697	\$75.54	1.01	6603.16	\$590.09	0.1104	\$369.36	0.7532
StDev:	27187.86	\$1,431.75	0.034	\$671.31	0.7365	3623.57	\$1,281.82	0.3034	\$951.23	1.4087	4046.23	\$486.31	0.1327	\$415.85	1.9542	34193.23	\$3,129.32	0.0581	\$1,988.97	1.1502
Min:	0.00	(\$1.10)	0.0133	\$0.00	0.0004	0.00	(\$0.16)	0.1038	\$0.00	0.1204	0.00	(\$0.13)	0.034	\$0.00	0.047	0.00	(\$1.39)	0.0223	(\$0.61)	0.0359
Max:	202767.69	\$10,709.45	0.1660	\$4,985.53	3.3629	26864.79	\$9,497.99	1.7758	\$7,044.94	8.9215	29989.39	\$3,601.41	0.9121	\$3,086.47	11.463	259621.87	\$23,808.86	0.392	\$15,116.94	6.1176

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	3535.04	\$152.66	0.04	\$3.49	0.02	602.64	\$206.18	0.34	\$105.80	0.51	626.67	\$83.26	0.13	\$34.63	0.42	4764.35	\$442.11	0.09	\$143.92	0.33
ALLIED PROPERTY AND CASUALTY	12109.96	\$697.66	0.06	\$101.13	0.14	2059.09	\$662.92	0.32	\$252.06	0.38	2274.36	\$256.44	0.11	\$106.60	0.42	16443.41	\$1,617.02	0.10	\$459.79	0.28
ALLSTATE INSURANCE COMPANY	31762.78	\$2,002.35	0.06	\$380.05	0.19	3535.10	\$1,695.29	0.48	\$869.63	0.51	4038.05	\$962.11	0.24	\$542.41	0.56	39335.93	\$4,659.74	0.12	\$1,792.10	0.38
AMERICAN FELLOWSHIP MUTUAL	436.90	\$27.94	0.06	\$7.50	0.27	55.69	\$14.72	0.26	\$24.39	1.66	55.69	\$4.32	0.08	\$6.66	1.54	548.28	\$46.98	0.09	\$38.55	0.82
AMERICAN INTERNATIONAL INSURANCE	2447.65	\$117.97	0.05	\$18.77	0.16	404.34	\$130.01	0.32	\$71.00	0.55	430.80	\$54.73	0.13	\$28.18	0.51	3282.79	\$302.72	0.09	\$117.95	0.39
AMERICAN PROTECTION INSURANCE	108.51	\$5.62	0.05	\$0.00	NA	11.81	\$4.23	0.36	\$7.64	1.81	11.82	\$1.45	0.12	\$0.32	0.22	132.14	\$11.30	0.09	\$7.96	0.70
AMEX ASSURANCE COMPANY	310.74	\$29.43	0.09	\$0.50	0.02	85.98	\$26.01	0.30	\$17.64	0.68	92.46	\$9.86	0.11	\$14.85	1.51	489.18	\$65.30	0.13	\$32.99	0.51
AMICA MUTUAL INSURANCE COMPANY	224.67	\$19.31	0.09	\$1.96	0.10	39.37	\$19.43	0.49	\$13.54	0.70	40.13	\$5.32	0.13	\$8.70	1.64	304.17	\$44.05	0.14	\$24.20	0.55
AUTO CLUB GROUP INSURANCE	58337.21	\$4,027.35	0.07	\$1,158.05	0.29	9701.56	\$3,799.69	0.39	\$2,345.09	0.62	10387.64	\$1,427.02	0.14	\$873.86	0.61	78426.41	\$9,254.05	0.12	\$4,377.00	0.47
AUTO CLUB INSURANCE ASSOCIATION	64181.62	\$4,843.42	0.08	\$1,468.82	0.30	10077.62	\$4,025.80	0.40	\$2,191.22	0.54	10926.47	\$1,467.60	0.13	\$834.89	0.57	85185.71	\$10,336.82	0.12	\$4,494.94	0.43
AUTO-OWNERS INSURANCE COMPANY	44073.70	\$1,669.07	0.04	\$1,204.89	0.72	4702.45	\$1,682.77	0.36	\$1,083.43	0.64	5326.50	\$619.18	0.12	\$283.41	0.46	54102.65	\$3,971.02	0.07	\$2,571.74	0.65

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TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
BRISTOL WEST INSURANCE COMPANY	7764.37	\$409.41	0.05	\$24.21	0.06	730.28	\$397.98	0.54	\$192.18	0.48	762.90	\$156.57	0.21	\$91.07	0.58	9257.55	\$963.95	0.10	\$307.46	0.32
CINCINNATI INSURANCE COMPANY, THE	387.40	\$17.80	0.05	\$0.00	NA	41.99	\$15.01	0.36	\$10.42	0.69	50.16	\$6.49	0.13	\$3.61	0.56	479.55	\$39.29	0.08	\$14.03	0.36
CITIZENS INSURANCE COMPANY OF	127547.43	\$5,762.62	0.05	\$2,428.12	0.42	14737.33	\$5,143.86	0.35	\$2,981.91	0.58	16017.88	\$2,142.39	0.13	\$1,332.07	0.62	158302.64	\$13,048.87	0.08	\$6,742.10	0.52
CONTINENTAL INSURANCE COMPANY, THE	0.42	(\$0.16)	NA	\$0.04	NA	0.67	\$0.70	1.05	\$9.36	13.31	0.75	\$0.33	0.44	(\$0.17)	NA	1.84	\$0.88	0.48	\$9.22	10.52
DAIRYLAND INSURANCE COMPANY	6186.03	\$769.16	0.12	\$196.14	0.26	141.38	\$156.51	1.11	\$47.74	0.30	147.23	\$66.69	0.45	\$16.55	0.25	6474.64	\$992.35	0.15	\$260.42	0.26
EMCASCO INSURANCE COMPANY	90.44	\$6.01	0.07	\$0.00	NA	6.66	\$3.50	0.53	\$2.23	0.64	8.66	\$1.45	0.17	\$0.52	0.36	105.76	\$10.95	0.10	\$2.75	0.25
EMPLOYERS MUTUAL CASUALTY	180.02	\$11.52	0.06	\$0.00	NA	14.17	\$6.84	0.48	\$0.42	0.06	16.17	\$2.63	0.16	\$0.00	NA	210.36	\$20.99	0.10	\$0.42	0.02
FARM BUREAU GENERAL INSURANCE	13943.90	\$605.23	0.04	\$371.95	0.61	1171.10	\$421.68	0.36	\$266.28	0.63	1232.20	\$149.85	0.12	\$163.23	1.09	16347.20	\$1,176.76	0.07	\$801.46	0.68
FARM BUREAU MUTUAL INSURANCE	737.80	\$23.04	0.03	\$4.02	0.17	88.10	\$21.35	0.24	\$21.80	1.02	95.40	\$8.90	0.09	\$7.51	0.84	921.30	\$53.29	0.06	\$33.32	0.63
FARMERS INSURANCE EXCHANGE	16489.14	\$1,199.28	0.07	\$199.94	0.17	1612.36	\$711.70	0.44	\$525.90	0.74	1748.65	\$464.05	0.27	\$244.29	0.53	19850.15	\$2,375.02	0.12	\$970.13	0.41
FEDERAL INSURANCE COMPANY	18.00	\$3.65	0.20	\$0.00	NA	5.00	\$3.52	0.70	(\$0.10)	NA	5.00	\$1.01	0.20	\$0.00	NA	28.00	\$8.17	0.29	(\$0.10)	NA

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TERRITORY 47 Jackson Inner

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.13	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.13	NA
FOUNDERS INSURANCE COMPANY	2.64	\$0.35	0.13	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.64	\$0.35	0.13	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	375.47	\$37.66	0.10	\$7.50	0.20	0.08	\$0.22	2.76	\$0.00	NA	0.08	\$0.10	1.23	\$0.00	NA	375.63	\$37.97	0.10	\$7.50	0.20
FRANKENMUTH MUTUAL INSURANCE	4660.00	\$216.28	0.05	\$427.26	1.98	576.00	\$187.52	0.33	\$187.71	1.00	593.00	\$76.30	0.13	\$101.40	1.33	5829.00	\$480.10	0.08	\$716.38	1.49
FREMONT MUTUAL INSURANCE	1055.52	\$25.58	0.02	\$1.15	0.05	77.80	\$19.28	0.25	\$6.54	0.34	80.80	\$8.81	0.11	\$3.03	0.34	1214.12	\$53.67	0.04	\$10.72	0.20
GE PROPERTY & CASUALTY INSURANCE	163.50	\$13.24	0.08	\$0.21	0.02	31.99	\$8.51	0.27	\$0.05	0.01	27.58	\$3.17	0.11	\$1.69	0.53	223.07	\$24.91	0.11	\$1.94	0.08
GEICO INDEMNITY COMPANY	570.64	\$70.85	0.12	\$4.35	0.06	62.34	\$38.65	0.62	\$5.22	0.14	67.08	\$18.50	0.28	\$12.84	0.69	700.06	\$128.00	0.18	\$22.41	0.18
GLENS FALLS INSURANCE COMPANY, THE	632.92	\$44.62	0.07	\$509.83	11.43	81.26	\$34.25	0.42	\$15.52	0.45	95.34	\$17.53	0.18	\$5.14	0.29	809.52	\$96.39	0.12	\$530.49	5.50
GMAC INSURANCE COMPANY	17.50	\$1.28	0.07	\$0.00	NA	2.00	\$1.07	0.53	\$0.00	NA	2.00	\$0.42	0.21	\$0.00	NA	21.50	\$2.76	0.13	\$0.00	NA
GRANGE INSURANCE COMPANY OF	553.46	\$28.60	0.05	\$0.95	0.03	74.89	\$25.38	0.34	\$17.16	0.68	78.66	\$9.80	0.12	\$2.05	0.21	707.01	\$63.79	0.09	\$20.15	0.32
GREAT AMERICAN INSURANCE	46.72	\$4.02	0.09	\$0.00	NA	11.19	\$3.93	0.35	\$0.00	NA	11.68	\$1.74	0.15	\$0.00	NA	69.59	\$9.68	0.14	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GREAT LAKES CASUALTY INSURANCE	4854.17	\$345.70	0.07	\$251.15	0.73	717.17	\$282.15	0.39	\$319.21	1.13	774.55	\$136.95	0.18	\$123.74	0.90	6345.89	\$764.80	0.12	\$694.10	0.91
GREAT NORTHERN INSURANCE	52.41	\$6.11	0.12	\$0.00	NA	21.00	\$13.53	0.64	\$0.00	NA	17.23	\$8.25	0.48	\$0.00	NA	90.64	\$27.89	0.31	\$0.00	NA
GUARANTY NATIONAL INSURANCE	247.77	\$17.48	0.07	\$0.66	0.04	28.89	\$16.94	0.59	\$15.40	0.91	28.57	\$6.94	0.24	\$3.60	0.52	305.23	\$41.36	0.14	\$19.66	0.48
HARLEYSVILLE LAKE STATES INSURANCE	1714.32	\$121.56	0.07	\$267.23	2.20	160.66	\$82.66	0.51	\$77.93	0.94	185.06	\$32.58	0.18	\$32.58	1.00	2060.04	\$236.80	0.11	\$377.74	1.60
HARTFORD ACCIDENT AND INDEMNITY	515.94	\$30.32	0.06	\$4.24	0.14	90.70	\$32.39	0.36	\$15.47	0.48	93.69	\$12.69	0.14	\$9.01	0.71	700.33	\$75.39	0.11	\$28.72	0.38
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.20	NA	0.00	\$0.00	NA	\$1.20	NA
HASTINGS MUTUAL INSURANCE	348.54	\$28.40	0.08	\$19.50	0.69	44.00	\$14.50	0.33	\$2.34	0.16	46.00	\$6.94	0.15	\$5.65	0.81	438.54	\$49.84	0.11	\$27.50	0.55
HOME-OWNERS INSURANCE COMPANY	42167.05	\$1,500.29	0.04	\$469.41	0.31	4482.85	\$1,524.95	0.34	\$1,124.16	0.74	4906.25	\$531.91	0.11	\$262.41	0.49	51556.15	\$3,557.15	0.07	\$1,855.98	0.52
HORACE MANN INSURANCE COMPANY	84.25	\$7.69	0.09	\$0.00	NA	8.75	\$3.53	0.40	\$0.43	0.12	11.25	\$2.00	0.18	\$0.55	0.27	104.25	\$13.22	0.13	\$0.97	0.07
INTEGON NATIONAL INSURANCE	761.19	\$61.52	0.08	\$4.00	0.07	82.15	\$56.03	0.68	\$44.10	0.79	83.56	\$18.53	0.22	\$22.00	1.19	926.90	\$136.08	0.15	\$70.09	0.52
LIBERTY MUTUAL FIRE INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.67	NA	0.00	\$0.00	NA	\$0.66	NA	0.00	\$0.00	NA	\$1.32	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LUMBERMENS MUTUAL CASUALTY	31.52	\$1.17	0.04	\$0.50	0.43	3.99	\$1.39	0.35	\$0.41	0.30	4.58	\$0.67	0.15	\$4.52	6.74	40.09	\$3.23	0.08	\$5.44	1.68
MEEMIC INSURANCE COMPANY	11058.85	\$658.54	0.06	\$155.26	0.24	1796.76	\$645.97	0.36	\$324.83	0.50	1876.23	\$257.61	0.14	\$146.94	0.57	14731.84	\$1,562.12	0.11	\$627.03	0.40
MEMBERSELECT INSURANCE COMPANY	2326.36	\$322.60	0.14	\$66.45	0.21	226.64	\$174.52	0.77	\$78.12	0.45	253.88	\$93.84	0.37	\$49.30	0.53	2806.88	\$590.96	0.21	\$193.87	0.33
MERASTAR INSURANCE COMPANY	51.68	\$5.02	0.10	\$0.00	NA	8.35	\$2.73	0.33	\$0.00	NA	9.35	\$1.00	0.11	\$0.28	0.28	69.38	\$8.75	0.13	\$0.28	0.03
METROPOLITAN DIRECT PROPERTY AND	230.45	\$12.76	0.06	\$0.00	NA	33.90	\$13.02	0.38	\$4.77	0.37	38.39	\$5.44	0.14	\$2.18	0.40	302.74	\$31.22	0.10	\$6.96	0.22
METROPOLITAN GROUP PROPERTY AND	680.11	\$43.66	0.06	\$1.26	0.03	90.88	\$39.77	0.44	\$87.40	2.20	99.80	\$15.69	0.16	\$11.75	0.75	870.79	\$99.11	0.11	\$100.40	1.01
METROPOLITAN PROPERTY AND CASUALTY	276.45	\$15.96	0.06	\$0.00	NA	36.50	\$9.53	0.26	\$8.18	0.86	40.66	\$5.29	0.13	\$0.67	0.13	353.61	\$30.78	0.09	\$8.85	0.29
MIC GENERAL INSURANCE CORPORATION	271.90	\$21.17	0.08	\$5.67	0.27	53.11	\$19.41	0.37	\$32.41	1.67	52.20	\$5.45	0.10	\$4.45	0.82	377.21	\$46.02	0.12	\$42.52	0.92
MICHIGAN AUTOMOBILE INSURANCE	256.71	\$36.65	0.14	\$0.53	0.01	16.89	\$12.96	0.77	\$9.42	0.73	18.72	\$4.70	0.25	\$1.00	0.21	292.32	\$54.31	0.19	\$10.95	0.20
MICHIGAN INSURANCE COMPANY	19472.00	\$278.51	0.01	\$5.38	0.02	1816.00	\$241.67	0.13	\$155.43	0.64	1854.00	\$88.63	0.05	\$74.95	0.85	23142.00	\$608.81	0.03	\$235.76	0.39
MICHIGAN MILLERS MUTUAL	5626.05	\$279.10	0.05	\$15.13	0.05	675.02	\$216.85	0.32	\$122.03	0.56	753.20	\$105.01	0.14	\$76.46	0.73	7054.27	\$600.95	0.09	\$213.62	0.36

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MID-CENTURY INSURANCE COMPANY	19.50	\$0.80	0.04	\$0.00	NA	2.75	\$0.73	0.27	\$0.00	NA	2.75	\$0.39	0.14	\$0.00	NA	25.00	\$1.92	0.08	\$0.00	NA
MODERN SERVICE INSURANCE	0.00	(\$0.13)	NA	\$0.00	NA	0.00	(\$0.02)	NA	\$0.00	NA	0.00	(\$0.01)	NA	\$0.08	NA	0.00	(\$0.15)	NA	\$0.08	NA
MUTUAL SERVICE CASUALTY	80.85	\$5.98	0.07	\$0.00	NA	12.56	\$7.25	0.58	\$0.00	NA	12.56	\$1.96	0.16	\$0.40	0.21	105.97	\$15.19	0.14	\$0.40	0.03
NATIONAL BEN- FRANKLIN INSURANCE	93.35	\$6.05	0.06	\$0.50	0.08	21.33	\$6.83	0.32	\$0.48	0.07	23.42	\$3.50	0.15	\$0.49	0.14	138.10	\$16.38	0.12	\$1.47	0.09
NATIONAL GENERAL INSURANCE	78.96	\$9.55	0.12	\$0.72	0.08	19.12	\$7.29	0.38	\$0.00	NA	18.95	\$1.84	0.10	\$0.00	NA	117.03	\$18.67	0.16	\$0.72	0.04
NATIONWIDE INSURANCE COMPANY OF	2189.97	\$117.92	0.05	\$306.19	2.60	436.17	\$143.03	0.33	\$178.20	1.25	482.73	\$50.30	0.10	\$79.42	1.58	3108.87	\$311.25	0.10	\$563.81	1.81
NATIONWIDE MUTUAL FIRE INSURANCE	1505.71	\$120.16	0.08	\$10.67	0.09	322.22	\$134.84	0.42	\$66.62	0.49	337.77	\$52.69	0.16	\$50.34	0.96	2165.70	\$307.69	0.14	\$127.63	0.41
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.22	NA	0.00	\$0.00	NA	(\$0.24)	NA	0.00	\$0.00	NA	\$2.98	NA
NATIONWIDE PROPERTY AND CASUALTY	2.00	\$0.72	0.36	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.00	\$0.72	0.36	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	1050.00	\$124.29	0.12	\$23.78	0.19	19.00	\$20.11	1.06	\$3.84	0.19	19.00	\$8.38	0.44	\$3.83	0.46	1088.00	\$152.77	0.14	\$31.45	0.21
NORTHERN INSURANCE COMPANY OF	10.00	\$0.22	0.02	\$0.00	NA	2.00	\$0.31	0.15	\$0.00	NA	2.00	\$0.11	0.05	\$0.00	NA	14.00	\$0.63	0.05	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PARTNERS MUTUAL INSURANCE	23.42	\$1.58	0.07	\$0.00	NA	0.00	\$0.25	NA	\$0.00	NA	0.00	\$0.08	NA	\$0.00	NA	23.42	\$1.91	0.08	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	2410.04	\$127.72	0.05	\$27.57	0.22	343.01	\$86.20	0.25	\$86.46	1.00	343.72	\$30.98	0.09	\$19.24	0.62	3096.77	\$244.90	0.08	\$133.27	0.54
PROGRESSIVE MICHIGAN INSURANCE	28607.00	\$2,075.18	0.07	\$677.70	0.33	3342.00	\$1,803.66	0.54	\$750.55	0.42	3532.00	\$573.18	0.16	\$314.49	0.55	35481.00	\$4,452.02	0.13	\$1,742.74	0.39
SECURA INSURANCE, A MUTUAL	597.48	\$38.61	0.06	\$17.26	0.45	73.73	\$22.63	0.31	\$30.47	1.35	76.98	\$11.59	0.15	\$12.78	1.10	748.19	\$72.83	0.10	\$60.50	0.83
SECURA SUPREME INSURANCE	30.00	\$5.33	0.18	\$0.00	NA	6.00	\$1.40	0.23	\$1.26	0.90	6.00	\$0.61	0.10	\$0.00	NA	42.00	\$7.34	0.17	\$1.26	0.17
SOUTHERN MICHIGAN INSURANCE	2325.12	\$166.72	0.07	\$58.14	0.35	114.09	\$104.30	0.91	\$44.95	0.43	113.66	\$39.93	0.35	\$13.48	0.34	2552.87	\$310.95	0.12	\$116.57	0.37
STANDARD FIRE INSURANCE COMPANY, THE	281.35	\$16.04	0.06	\$0.50	0.03	73.63	\$26.66	0.36	\$50.23	1.88	43.50	\$9.98	0.23	\$0.61	0.06	398.48	\$52.67	0.13	\$51.34	0.97
STATE AUTOMOBILE MUTUAL	278.44	\$18.19	0.07	\$2.36	0.13	42.55	\$18.75	0.44	\$10.72	0.57	43.10	\$7.27	0.17	\$2.18	0.30	364.09	\$44.21	0.12	\$15.25	0.35
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.10	NA	0.00	\$0.00	NA	(\$0.90)	NA	0.00	\$0.00	NA	(\$0.80)	NA
TEACHERS INSURANCE COMPANY	17.50	\$0.66	0.04	\$0.00	NA	3.50	\$0.57	0.16	\$0.00	NA	3.50	\$0.20	0.06	\$0.00	NA	24.50	\$1.43	0.06	\$0.00	NA
TITAN INDEMNITY COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.21)	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.21)	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INSURANCE COMPANY	10354.05	\$1,449.53	0.14	\$924.95	0.64	269.28	\$273.47	1.02	\$225.42	0.82	289.82	\$107.81	0.37	\$92.99	0.86	10913.15	\$1,830.81	0.17	\$1,243.36	0.68
TRAVELERS INDEMNITY COMPANY OF	411.80	\$21.90	0.05	\$0.00	NA	85.89	\$25.36	0.30	\$43.98	1.73	58.39	\$8.90	0.15	\$0.41	0.05	556.08	\$56.15	0.10	\$44.39	0.79
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$17.88	NA	0.00	\$0.00	NA	\$0.42	NA	0.00	\$0.00	NA	\$18.30	NA
TRUMBULL INSURANCE COMPANY	30.56	\$2.62	0.09	\$0.00	NA	1.50	\$1.27	0.85	\$0.00	NA	1.50	\$0.23	0.16	\$0.00	NA	33.56	\$4.13	0.12	\$0.00	NA
UNITED SERVICES AUTOMOBILE	3578.68	\$213.03	0.06	\$34.33	0.16	685.32	\$262.01	0.38	\$115.39	0.44	745.84	\$70.28	0.09	\$90.18	1.28	5009.84	\$545.32	0.11	\$239.89	0.44
UNITRIN DIRECT INSURANCE COMPANY	2276.24	\$117.97	0.05	\$4.94	0.04	246.86	\$101.77	0.41	\$15.11	0.15	258.21	\$48.03	0.19	\$1.83	0.04	2781.31	\$267.77	0.10	\$21.88	0.08
UNITRIN DIRECT PROPERTY & CASUALTY	12.00	\$1.48	0.12	\$0.00	NA	1.00	\$1.29	1.29	\$0.00	NA	1.00	\$0.50	0.50	\$0.00	NA	14.00	\$3.27	0.23	\$0.00	NA
USAA CASUALTY INSURANCE	2393.93	\$151.81	0.06	\$66.97	0.44	435.41	\$187.74	0.43	\$113.89	0.61	459.16	\$50.60	0.11	\$29.27	0.58	3288.50	\$390.15	0.12	\$210.12	0.54
WEST AMERICAN INSURANCE	137.57	\$12.85	0.09	\$0.00	NA	18.66	\$6.70	0.36	\$0.09	0.01	23.87	\$3.12	0.13	(\$0.07)	NA	180.10	\$22.66	0.13	\$0.03	0.00
WESTFIELD INSURANCE COMPANY	2258.70	\$107.51	0.05	\$23.72	0.22	229.32	\$97.14	0.42	\$63.44	0.65	255.85	\$35.71	0.14	\$8.61	0.24	2743.87	\$240.37	0.09	\$95.76	0.40
WOLVERINE MUTUAL INSURANCE	3563.59	\$174.38	0.05	\$12.36	0.07	411.14	\$134.74	0.33	\$71.08	0.53	433.39	\$54.92	0.13	\$35.55	0.65	4408.12	\$364.04	0.08	\$118.99	0.33

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 47 Jackson Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
Mean:	6846.88	\$391.67	0.0768	\$147.90	0.5308	804.17	\$309.99	0.4842	\$183.37	0.8862	880.81	\$125.49	0.1885	\$75.10	0.7191	7919.77	\$779.73	0.1244	\$384.95	0.7025
StDev:	18382.10	\$1,000.71	0.0467	\$382.32	1.5804	2295.20	\$862.93	0.3486	\$500.04	1.6457	2505.84	\$344.95	0.1549	\$205.47	0.8695	22373.73	\$2,144.21	0.0664	\$1,040.00	1.4046
Min:	0.00	(\$0.16)	0.0143	\$0.00	0.0145	0.00	(\$0.02)	0.1331	(\$1.21)	0.0053	0.00	(\$0.01)	0.0478	\$0.00	0.0381	0.00	(\$0.15)	0.0263	(\$1.21)	0.0012
Max:	127547.43	\$5,762.62	0.358	\$2,428.12	11.427	14737.33	\$5,143.86	2.7625	\$2,981.91	13.309	16017.88	\$2,142.39	1.225	\$1,332.07	6.7407	158302.64	\$13,048.87	0.4766	\$6,742.10	10.515

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 48 Jackson Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	813.45	\$33.88	0.04	\$0.06	0.00	127.87	\$40.21	0.31	\$25.73	0.64	133.00	\$16.53	0.12	\$6.33	0.38	1074.32	\$90.63	0.08	\$32.12	0.35
ALLIED PROPERTY AND CASUALTY	2100.85	\$123.18	0.06	\$3.04	0.02	333.11	\$111.35	0.33	\$28.73	0.26	399.04	\$47.69	0.12	\$29.34	0.62	2833.00	\$282.23	0.10	\$61.11	0.22
ALLSTATE INSURANCE COMPANY	2803.70	\$173.36	0.06	\$24.81	0.14	301.13	\$142.05	0.47	\$54.22	0.38	348.37	\$90.23	0.26	\$53.54	0.59	3453.20	\$405.64	0.12	\$132.57	0.33
AMERICAN FELLOWSHIP MUTUAL	45.85	\$3.22	0.07	\$0.00	NA	8.59	\$2.43	0.28	\$3.88	1.59	8.59	\$0.72	0.08	\$1.57	2.17	63.03	\$6.38	0.10	\$5.44	0.85
AMERICAN INSURANCE COMPANY, THE	7.04	\$1.04	0.15	\$0.00	NA	1.76	\$1.81	1.03	\$0.00	NA	1.76	\$0.54	0.31	\$3.12	5.78	10.56	\$3.39	0.32	\$3.12	0.92
AMERICAN INTERNATIONAL INSURANCE	388.29	\$23.98	0.06	\$5.16	0.21	69.28	\$23.38	0.34	\$19.19	0.82	73.95	\$10.05	0.14	\$1.15	0.11	531.52	\$57.42	0.11	\$25.49	0.44
AMERICAN PROTECTION INSURANCE	46.50	\$1.92	0.04	\$1.72	0.90	8.50	\$2.19	0.26	\$0.00	NA	13.50	\$1.48	0.11	\$5.15	3.48	68.50	\$5.59	0.08	\$6.87	1.23
AMEX ASSURANCE COMPANY	24.48	\$1.94	0.08	\$0.00	NA	5.08	\$1.62	0.32	\$24.51	15.15	5.49	\$0.59	0.11	\$0.00	NA	35.05	\$4.15	0.12	\$24.51	5.90
AMICA MUTUAL INSURANCE COMPANY	165.72	\$12.51	0.08	\$0.00	NA	30.64	\$13.89	0.45	\$8.74	0.63	31.88	\$4.47	0.14	\$0.95	0.21	228.24	\$30.88	0.14	\$9.69	0.31
AUTO-OWNERS INSURANCE COMPANY	44073.70	\$1,669.07	0.04	\$1,204.89	0.72	4702.45	\$1,682.77	0.36	\$1,083.43	0.64	5326.50	\$619.18	0.12	\$283.41	0.46	54102.65	\$3,971.02	0.07	\$2,571.74	0.65
CITIZENS INSURANCE COMPANY OF	12775.36	\$601.19	0.05	\$62.06	0.10	1499.87	\$510.16	0.34	\$277.04	0.54	1653.97	\$222.58	0.13	\$137.97	0.62	15929.20	\$1,333.93	0.08	\$477.07	0.36

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 48 Jackson Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$0.04)	NA	\$0.25	NA	0.08	(\$0.40)	NA	\$9.37	NA	0.00	(\$0.64)	NA	\$5.58	NA	0.08	(\$1.07)	NA	\$15.19	NA
DAIRYLAND INSURANCE COMPANY	455.30	\$52.39	0.12	\$7.83	0.15	11.24	\$11.47	1.02	\$0.00	NA	11.24	\$4.87	0.43	\$0.00	NA	477.78	\$68.72	0.14	\$7.83	0.11
EMCASCO INSURANCE COMPANY	31.73	\$1.71	0.05	\$0.00	NA	5.42	\$2.01	0.37	\$0.00	NA	5.42	\$0.75	0.14	\$0.00	NA	42.57	\$4.47	0.10	\$0.00	NA
EMPLOYERS MUTUAL CASUALTY	79.19	\$5.35	0.07	\$0.00	NA	9.17	\$6.04	0.66	\$0.00	NA	9.17	\$2.00	0.22	\$1.26	0.63	97.53	\$13.39	0.14	\$1.26	0.09
FARM BUREAU GENERAL INSURANCE	18455.80	\$752.58	0.04	\$575.53	0.76	1677.20	\$550.43	0.33	\$352.13	0.64	1831.40	\$247.02	0.13	\$186.31	0.75	21964.40	\$1,550.03	0.07	\$1,113.97	0.72
FARM BUREAU MUTUAL INSURANCE	4931.20	\$162.73	0.03	\$469.42	2.88	497.30	\$115.44	0.23	\$83.34	0.72	551.60	\$63.90	0.12	\$41.85	0.65	5980.10	\$342.07	0.06	\$594.61	1.74
FEDERAL INSURANCE COMPANY	21.33	\$1.99	0.09	\$0.00	NA	7.11	\$4.18	0.59	\$0.00	NA	7.11	\$1.33	0.19	\$0.00	NA	35.55	\$7.51	0.21	\$0.00	NA
FOUNDERS INSURANCE COMPANY	27.61	\$1.99	0.07	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	27.61	\$1.99	0.07	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	255.05	\$30.82	0.12	\$0.00	NA	0.75	\$0.50	0.67	\$0.00	NA	0.75	\$0.15	0.20	\$0.00	NA	256.55	\$31.47	0.12	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	7059.00	\$300.35	0.04	\$67.57	0.22	897.00	\$273.01	0.30	\$175.11	0.64	945.00	\$116.25	0.12	\$80.29	0.69	8901.00	\$689.61	0.08	\$322.96	0.47
FREMONT MUTUAL INSURANCE	566.14	\$15.41	0.03	\$9.77	0.63	31.12	\$9.92	0.32	\$3.33	0.34	31.12	\$4.29	0.14	\$3.31	0.77	628.38	\$29.63	0.05	\$16.41	0.55

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 48 Jackson Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GEICO INDEMNITY COMPANY	86.60	\$11.30	0.13	\$0.59	0.05	8.14	\$4.30	0.53	\$13.15	3.06	5.90	\$1.61	0.27	\$0.00	NA	100.64	\$17.21	0.17	\$13.74	0.80
GLENS FALLS INSURANCE COMPANY, THE	633.32	\$49.98	0.08	\$4.40	0.09	111.34	\$45.20	0.41	\$22.42	0.50	121.49	\$21.89	0.18	\$4.92	0.22	866.15	\$117.07	0.14	\$31.73	0.27
GRANGE INSURANCE COMPANY OF	219.50	\$11.50	0.05	\$0.00	NA	28.16	\$9.14	0.32	\$0.00	NA	31.41	\$3.69	0.12	\$3.07	0.83	279.07	\$24.32	0.09	\$3.07	0.13
GREAT LAKES CASUALTY INSURANCE	619.07	\$47.12	0.08	\$27.77	0.59	103.07	\$40.04	0.39	\$12.78	0.32	113.13	\$22.12	0.20	\$5.26	0.24	835.27	\$109.29	0.13	\$45.81	0.42
GREAT NORTHERN INSURANCE	278.78	\$26.70	0.10	\$2.18	0.08	98.73	\$57.39	0.58	\$13.94	0.24	100.74	\$22.58	0.22	\$16.07	0.71	478.25	\$106.66	0.22	\$32.19	0.30
GUARANTY NATIONAL INSURANCE	262.71	\$19.51	0.07	\$0.00	NA	30.07	\$17.55	0.58	\$27.85	1.59	29.73	\$7.86	0.26	\$0.00	NA	322.51	\$44.92	0.14	\$27.85	0.62
HARLEYSVILLE LAKE STATES INSURANCE	2398.87	\$176.45	0.07	\$839.73	4.76	212.37	\$114.75	0.54	\$94.17	0.82	241.42	\$42.83	0.18	\$25.60	0.60	2852.66	\$334.03	0.12	\$959.49	2.87
HASTINGS MUTUAL INSURANCE	1023.57	\$63.88	0.06	\$10.86	0.17	112.50	\$40.92	0.36	\$47.37	1.16	121.00	\$16.31	0.13	\$12.49	0.77	1257.07	\$121.10	0.10	\$70.73	0.58
HOME-OWNERS INSURANCE COMPANY	42167.05	\$1,500.29	0.04	\$469.41	0.31	4482.85	\$1,524.95	0.34	\$1,124.16	0.74	4906.25	\$531.91	0.11	\$262.41	0.49	51556.15	\$3,557.15	0.07	\$1,855.98	0.52
HORACE MANN INSURANCE COMPANY	80.46	\$4.71	0.06	\$0.00	NA	10.41	\$3.14	0.30	\$0.00	NA	10.41	\$1.60	0.15	\$0.12	0.08	101.28	\$9.45	0.09	\$0.12	0.01
INTEGON NATIONAL INSURANCE	329.54	\$28.40	0.09	\$0.00	NA	39.89	\$30.81	0.77	\$13.93	0.45	42.89	\$8.89	0.21	\$6.73	0.76	412.32	\$68.10	0.17	\$20.66	0.30

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 48 Jackson Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LUMBERMENS MUTUAL CASUALTY	59.54	\$2.46	0.04	\$0.00	NA	7.58	\$1.93	0.25	\$1.19	0.62	8.08	\$0.65	0.08	(\$22.84)	NA	75.20	\$5.04	0.07	(\$21.65)	NA
MEEMIC INSURANCE COMPANY	13436.75	\$793.46	0.06	\$160.67	0.20	2206.70	\$743.05	0.34	\$425.18	0.57	2342.06	\$320.46	0.14	\$278.12	0.87	17985.51	\$1,856.98	0.10	\$863.96	0.47
MEMBERSELECT INSURANCE COMPANY	0.00	\$1.18	NA	\$2.00	1.69	0.50	(\$0.20)	NA	(\$0.10)	NA	0.00	(\$0.21)	NA	\$8.92	NA	0.50	\$0.78	1.55	\$10.82	13.92
METROPOLITAN DIRECT PROPERTY AND	208.54	\$10.01	0.05	\$0.00	NA	27.98	\$11.42	0.41	(\$3.03)	NA	31.57	\$5.37	0.17	\$6.68	1.24	268.09	\$26.79	0.10	\$3.65	0.14
METROPOLITAN GROUP PROPERTY AND	1151.62	\$58.42	0.05	\$0.13	0.00	160.88	\$62.50	0.39	\$9.00	0.14	167.30	\$26.26	0.16	\$12.87	0.49	1479.80	\$147.19	0.10	\$22.00	0.15
METROPOLITAN PROPERTY AND CASUALTY	65.27	\$4.09	0.06	\$0.00	NA	11.41	\$3.50	0.31	\$0.00	NA	11.41	\$1.41	0.12	\$0.20	0.14	88.09	\$9.00	0.10	\$0.20	0.02
MIC GENERAL INSURANCE CORPORATION	344.56	\$29.04	0.08	\$0.22	0.01	58.81	\$23.36	0.40	\$17.83	0.76	65.99	\$8.54	0.13	\$17.38	2.03	469.36	\$60.94	0.13	\$35.43	0.58
MICHIGAN AUTOMOBILE INSURANCE	314.37	\$50.72	0.16	\$35.36	0.70	22.90	\$23.09	1.01	\$20.14	0.87	23.97	\$6.18	0.26	\$0.24	0.04	361.24	\$79.98	0.22	\$55.74	0.70
MICHIGAN INSURANCE COMPANY	2402.00	\$32.66	0.01	\$0.00	NA	175.00	\$22.82	0.13	\$9.41	0.41	183.00	\$8.79	0.05	\$12.78	1.46	2760.00	\$64.27	0.02	\$22.19	0.35
MICHIGAN MILLERS MUTUAL	980.00	\$50.89	0.05	\$1.50	0.03	118.84	\$35.78	0.30	\$25.84	0.72	133.42	\$16.76	0.13	\$18.83	1.12	1232.26	\$103.42	0.08	\$46.17	0.45
MODERN SERVICE INSURANCE	2864.71	\$327.18	0.11	\$60.45	0.18	100.57	\$86.71	0.86	\$39.71	0.46	103.97	\$41.76	0.40	\$21.77	0.52	3069.25	\$455.65	0.15	\$121.93	0.27

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 48 Jackson Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MUTUAL SERVICE CASUALTY	127.47	\$9.65	0.08	\$3.66	0.38	17.32	\$9.82	0.57	\$10.65	1.08	17.31	\$2.22	0.13	\$0.00	NA	162.10	\$21.69	0.13	\$14.31	0.66
NATIONAL BEN-FRANKLIN INSURANCE	339.75	\$21.07	0.06	\$0.00	NA	72.92	\$23.96	0.33	\$1.64	0.07	70.26	\$10.65	0.15	\$7.38	0.69	482.93	\$55.67	0.12	\$9.02	0.16
NATIONAL GENERAL INSURANCE	143.15	\$13.56	0.09	\$0.00	NA	20.53	\$6.40	0.31	\$5.28	0.83	23.52	\$1.92	0.08	\$0.08	0.04	187.20	\$21.88	0.12	\$5.36	0.25
NATIONWIDE INSURANCE COMPANY OF	381.42	\$22.26	0.06	\$13.41	0.60	72.73	\$22.37	0.31	\$58.89	2.63	84.57	\$8.84	0.10	\$20.57	2.33	538.72	\$53.47	0.10	\$92.86	1.74
NATIONWIDE MUTUAL FIRE INSURANCE	292.50	\$24.35	0.08	\$101.33	4.16	56.94	\$21.90	0.38	\$19.74	0.90	67.52	\$10.67	0.16	\$11.89	1.11	416.96	\$56.91	0.14	\$132.96	2.34
NORTH POINTE INSURANCE COMPANY	2259.00	\$286.89	0.13	\$13.39	0.05	34.00	\$39.11	1.15	\$7.22	0.18	39.00	\$17.70	0.45	\$6.56	0.37	2332.00	\$343.69	0.15	\$27.17	0.08
NORTHERN INSURANCE COMPANY OF	9.95	\$0.56	0.06	\$0.00	NA	0.99	\$0.46	0.46	\$0.00	NA	0.99	\$0.19	0.19	\$0.08	0.41	11.93	\$1.21	0.10	\$0.08	0.06
PACIFIC INDEMNITY COMPANY	3.00	\$0.38	0.13	\$0.00	NA	1.00	\$1.80	1.80	\$0.00	NA	1.00	\$0.80	0.80	\$0.00	NA	5.00	\$2.98	0.60	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	2471.15	\$115.84	0.05	\$20.56	0.18	352.76	\$82.09	0.23	\$11.05	0.13	355.11	\$33.69	0.09	\$34.53	1.02	3179.02	\$231.61	0.07	\$66.14	0.29
PROGRESSIVE MICHIGAN INSURANCE	2692.00	\$166.91	0.06	\$79.86	0.48	247.00	\$129.84	0.53	\$81.26	0.63	268.00	\$47.16	0.18	\$19.27	0.41	3207.00	\$343.91	0.11	\$180.39	0.52
QBE INSURANCE CORPORATION	245.66	\$38.34	0.16	\$0.00	NA	2.58	\$2.80	1.09	\$0.00	NA	3.08	\$1.03	0.33	\$0.00	NA	251.32	\$42.18	0.17	\$0.00	NA

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Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 48 Jackson Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA INSURANCE, A MUTUAL	1226.30	\$75.21	0.06	\$3.18	0.04	177.40	\$55.14	0.31	\$25.91	0.47	184.97	\$27.35	0.15	\$15.33	0.56	1588.67	\$157.70	0.10	\$44.41	0.28
SECURA SUPREME INSURANCE	8.73	\$1.02	0.12	\$0.00	NA	2.91	\$0.99	0.34	\$0.00	NA	2.91	\$0.36	0.12	\$0.00	NA	14.55	\$2.37	0.16	\$0.00	NA
STANDARD FIRE INSURANCE COMPANY, THE	80.56	\$4.89	0.06	\$0.97	0.20	17.13	\$4.58	0.27	\$13.60	2.97	9.31	\$1.59	0.17	\$0.00	NA	107.00	\$11.06	0.10	\$14.56	1.32
STATE AUTOMOBILE MUTUAL	152.00	\$10.42	0.07	\$0.00	NA	24.61	\$10.43	0.42	\$1.35	0.13	29.98	\$4.76	0.16	\$4.34	0.91	206.59	\$25.62	0.12	\$5.69	0.22
STATE FARM FIRE AND CASUALTY	295.63	\$34.49	0.12	\$3.11	0.09	32.96	\$23.58	0.72	\$20.72	0.88	38.05	\$8.58	0.23	\$7.65	0.89	366.64	\$66.64	0.18	\$31.47	0.47
STATE FARM MUTUAL AUTOMOBILE	168778.38	\$9,228.77	0.05	\$4,994.18	0.54	22403.42	\$8,202.04	0.37	\$5,457.70	0.67	24932.05	\$3,660.77	0.15	\$3,169.28	0.87	216113.85	\$21,091.58	0.10	\$13,621.16	0.65
TEACHERS INSURANCE COMPANY	36.50	\$1.66	0.05	\$0.80	0.48	6.99	\$1.71	0.24	\$0.00	NA	7.00	\$0.73	0.10	\$1.07	1.46	50.49	\$4.10	0.08	\$1.87	0.46
TITAN INSURANCE COMPANY	526.66	\$75.74	0.14	\$21.04	0.28	9.95	\$9.87	0.99	\$3.03	0.31	10.83	\$3.68	0.34	\$4.10	1.11	547.44	\$89.30	0.16	\$28.18	0.32
TRAVELERS INDEMNITY COMPANY OF	19.08	\$1.24	0.06	\$0.00	NA	4.30	\$1.41	0.33	\$0.00	NA	3.18	\$0.57	0.18	\$0.00	NA	26.56	\$3.21	0.12	\$0.00	NA
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.39	NA	0.00	\$0.00	NA	\$0.39	NA
UNITED SERVICES AUTOMOBILE	668.38	\$40.76	0.06	\$2.10	0.05	133.52	\$48.76	0.37	\$39.03	0.80	140.75	\$12.94	0.09	\$8.17	0.63	942.65	\$102.46	0.11	\$49.30	0.48

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Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 48 Jackson Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
UNITRIN DIRECT INSURANCE COMPANY	182.50	\$7.76	0.04	\$0.00	NA	20.95	\$6.31	0.30	\$0.00	NA	20.95	\$3.20	0.15	\$0.29	0.09	224.40	\$17.26	0.08	\$0.29	0.02
USAA CASUALTY INSURANCE	258.04	\$19.10	0.07	\$0.84	0.04	47.46	\$23.80	0.50	\$3.72	0.16	51.89	\$6.09	0.12	\$4.77	0.78	357.39	\$49.00	0.14	\$9.33	0.19
WARNER INSURANCE COMPANY	6.72	\$0.00	NA	\$0.00	NA	0.84	\$0.00	NA	\$0.00	NA	1.68	\$0.00	NA	\$0.00	NA	9.24	\$0.00	NA	\$0.00	NA
WEST AMERICAN INSURANCE	114.53	\$8.43	0.07	\$0.00	NA	13.06	\$4.26	0.33	\$0.00	NA	17.68	\$2.65	0.15	\$0.16	0.06	145.27	\$15.34	0.11	\$0.16	0.01
WESTFIELD INSURANCE COMPANY	1354.24	\$53.97	0.04	\$5.50	0.10	152.74	\$51.17	0.34	\$19.60	0.38	165.92	\$23.99	0.14	\$21.01	0.88	1672.90	\$129.13	0.08	\$46.11	0.36
WOLVERINE MUTUAL INSURANCE	216.71	\$10.48	0.05	\$2.22	0.21	27.40	\$8.98	0.33	(\$0.50)	NA	29.07	\$3.17	0.11	\$0.11	0.03	273.18	\$22.63	0.08	\$1.83	0.08
Mean:	4900.62	\$247.10	0.0724	\$131.18	0.5600	604.40	\$217.15	0.4747	\$140.62	1.0563	658.60	\$91.08	0.1796	\$68.59	0.8529	6069.62	\$544.60	0.1441	\$333.71	0.8343
StDev:	21153.00	\$1,120.59	0.0325	\$617.69	1.0238	2772.07	\$1,010.40	0.2830	\$673.46	2.2001	3063.26	\$442.92	0.1123	\$378.13	0.9364	26775.33	\$2,548.70	0.1873	\$1,641.46	1.9294
Min:	0.00	(\$0.04)	0.0136	\$0.00	0.0016	0.08	(\$0.40)	0.1304	(\$3.03)	0.0684	0.00	(\$0.64)	0.0480	\$0.00	0.0348	0.00	(\$1.07)	0.0233	(\$21.65)	0.0102
Max:	168778.38	\$9,228.77	0.1613	\$4,994.18	4.7589	22403.42	\$8,202.04	1.795	\$5,457.70	15.148	24932.05	\$3,660.77	0.802	\$3,169.28	5.7815	216113.85	\$21,091.58	1.554	\$13,621.16	13.924

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 49 Kalamazoo Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	1748.77	\$72.41	0.04	\$16.09	0.22	302.86	\$104.13	0.34	\$98.16	0.94	321.05	\$38.02	0.12	\$41.77	1.10	2372.68	\$214.56	0.09	\$156.01	0.73
ALLIED PROPERTY AND CASUALTY	2441.91	\$158.45	0.06	\$69.30	0.44	389.89	\$138.39	0.35	\$113.18	0.82	431.97	\$54.11	0.13	\$34.85	0.64	3263.77	\$350.94	0.11	\$217.32	0.62
ALLSTATE INSURANCE COMPANY	65699.47	\$3,648.43	0.06	\$2,182.12	0.60	7977.08	\$3,713.90	0.47	\$2,034.52	0.55	9079.62	\$1,702.76	0.19	\$874.26	0.51	82756.17	\$9,065.08	0.11	\$5,090.90	0.56
AMERICAN FELLOWSHIP MUTUAL	365.40	\$27.01	0.07	\$2.36	0.09	50.61	\$15.86	0.31	\$17.80	1.12	50.61	\$4.50	0.09	\$7.39	1.64	466.62	\$47.37	0.10	\$27.55	0.58
AMERICAN INSURANCE COMPANY, THE	43.48	\$2.47	0.06	\$0.00	NA	10.11	\$4.50	0.45	\$0.00	NA	10.11	\$1.63	0.16	\$0.00	NA	63.70	\$8.59	0.13	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	1247.06	\$56.85	0.05	\$0.03	0.00	189.42	\$61.64	0.33	\$58.12	0.94	201.13	\$25.54	0.13	\$13.49	0.53	1637.61	\$144.02	0.09	\$71.64	0.50
AMERICAN RELIABLE INSURANCE	12.00	\$0.22	0.02	\$0.00	NA	6.50	\$0.17	0.03	\$0.00	NA	6.50	\$0.23	0.04	\$0.00	NA	25.00	\$0.62	0.02	\$0.00	NA
AMEX ASSURANCE COMPANY	902.49	\$86.24	0.10	\$34.80	0.40	270.88	\$83.41	0.31	\$93.60	1.12	282.61	\$25.57	0.09	\$11.11	0.43	1455.98	\$195.23	0.13	\$139.51	0.71
AMICA MUTUAL INSURANCE COMPANY	1018.04	\$75.36	0.07	\$17.29	0.23	182.21	\$77.75	0.43	\$36.63	0.47	192.33	\$21.25	0.11	\$20.80	0.98	1392.58	\$174.37	0.13	\$74.72	0.43
AUTO CLUB GROUP INSURANCE	86694.38	\$5,820.14	0.07	\$2,628.52	0.45	15081.88	\$5,826.45	0.39	\$4,632.30	0.80	15903.97	\$1,926.35	0.12	\$1,314.33	0.68	117680.23	\$13,572.94	0.12	\$8,575.15	0.63
AUTO CLUB INSURANCE ASSOCIATION	85364.70	\$6,057.89	0.07	\$14,980.04	2.47	14466.62	\$5,327.44	0.37	\$3,753.91	0.70	15436.47	\$1,749.79	0.11	\$1,104.44	0.63	115267.79	\$13,135.11	0.11	\$19,838.39	1.51

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 49 Kalamazoo Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO-OWNERS INSURANCE COMPANY	41670.00	\$1,618.16	0.04	\$1,310.55	0.81	4698.80	\$1,763.63	0.38	\$1,278.72	0.73	5192.80	\$647.67	0.12	\$324.68	0.50	51561.60	\$4,029.47	0.08	\$2,913.95	0.72
BRISTOL WEST INSURANCE COMPANY	7352.55	\$335.12	0.05	\$68.67	0.20	473.71	\$336.31	0.71	\$188.08	0.56	498.98	\$98.18	0.20	\$40.22	0.41	8325.24	\$769.61	0.09	\$296.97	0.39
CINCINNATI INSURANCE COMPANY, THE	2010.86	\$92.62	0.05	\$2.19	0.02	249.74	\$90.72	0.36	\$39.05	0.43	287.92	\$35.72	0.12	\$23.76	0.67	2548.52	\$219.06	0.09	\$65.00	0.30
CITIZENS INSURANCE COMPANY OF	238136.93	\$9,897.19	0.04	\$6,575.75	0.66	27633.52	\$8,665.03	0.31	\$7,463.29	0.86	29530.12	\$3,503.52	0.12	\$2,182.95	0.62	295300.57	\$22,065.74	0.07	\$16,221.98	0.74
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$1.76)	NA	\$1.47	NA	0.25	(\$1.09)	NA	\$27.34	NA	0.00	(\$0.27)	NA	\$12.02	NA	0.25	(\$3.12)	NA	\$40.82	NA
DAIRYLAND INSURANCE COMPANY	2983.66	\$388.83	0.13	\$76.38	0.20	50.97	\$52.58	1.03	\$34.97	0.67	52.89	\$26.69	0.50	\$14.96	0.56	3087.52	\$468.09	0.15	\$126.30	0.27
EMCASCO INSURANCE COMPANY	310.83	\$20.48	0.07	\$0.00	NA	36.84	\$17.04	0.46	\$13.60	0.80	40.84	\$7.22	0.18	\$1.48	0.21	388.51	\$44.73	0.12	\$15.08	0.34
EMPLOYERS MUTUAL CASUALTY	135.27	\$9.26	0.07	\$0.50	0.05	17.33	\$8.43	0.49	\$8.63	1.02	22.08	\$3.67	0.17	\$0.60	0.16	174.68	\$21.36	0.12	\$9.73	0.46
FARM BUREAU GENERAL INSURANCE	19394.10	\$589.62	0.03	\$220.20	0.37	1646.70	\$557.45	0.34	\$530.86	0.95	1778.60	\$195.52	0.11	\$184.83	0.95	22819.40	\$1,342.59	0.06	\$935.88	0.70
FARM BUREAU MUTUAL INSURANCE	1988.30	\$51.20	0.03	\$316.26	6.18	222.70	\$55.96	0.25	\$34.36	0.61	240.90	\$23.27	0.10	\$11.28	0.48	2451.90	\$130.43	0.05	\$361.90	2.77
FARMERS INSURANCE EXCHANGE	30594.25	\$1,953.46	0.06	\$1,205.29	0.62	2568.52	\$1,156.53	0.45	\$1,010.41	0.87	2782.22	\$590.36	0.21	\$394.54	0.67	35944.99	\$3,700.35	0.10	\$2,610.24	0.71

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TERRITORY 49 Kalamazoo Inner

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FEDERAL INSURANCE COMPANY	4.26	\$0.70	0.17	\$0.00	NA	0.92	\$1.56	1.69	\$0.00	NA	1.74	\$0.76	0.44	\$0.00	NA	6.92	\$3.02	0.44	\$0.00	NA
FIDELITY AND CASUALTY COMPANY OF	0.00	\$0.01	NA	\$0.03	4.14	0.00	(\$0.20)	NA	\$0.41	NA	0.00	(\$0.13)	NA	\$2.49	NA	0.00	(\$0.32)	NA	\$2.93	NA
FOUNDERS INSURANCE COMPANY	7.30	\$0.94	0.13	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.30	\$0.94	0.13	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	113.38	\$14.11	0.12	\$1.17	0.08	0.91	\$1.42	1.56	\$0.00	NA	0.91	\$0.70	0.77	\$0.00	NA	115.20	\$16.23	0.14	\$1.17	0.07
FRANKENMUTH MUTUAL INSURANCE	5862.00	\$264.03	0.05	\$51.57	0.20	723.00	\$227.57	0.31	\$173.53	0.76	722.00	\$91.51	0.13	\$55.63	0.61	7307.00	\$583.11	0.08	\$280.73	0.48
FREMONT MUTUAL INSURANCE	327.83	\$9.24	0.03	\$3.95	0.43	28.21	\$7.71	0.27	\$3.74	0.48	28.96	\$3.18	0.11	\$0.00	NA	385.00	\$20.13	0.05	\$7.69	0.38
GE PROPERTY & CASUALTY INSURANCE	143.90	\$9.87	0.07	\$0.50	0.05	29.49	\$7.04	0.24	\$2.94	0.42	28.32	\$2.58	0.09	\$0.36	0.14	201.71	\$19.50	0.10	\$3.80	0.20
GEICO INDEMNITY COMPANY	1134.03	\$146.06	0.13	\$40.59	0.28	120.05	\$82.40	0.69	\$31.30	0.38	132.21	\$36.51	0.28	\$6.44	0.18	1386.29	\$264.96	0.19	\$78.33	0.30
GLENS FALLS INSURANCE COMPANY, THE	2215.25	\$131.38	0.06	\$4.30	0.03	324.41	\$118.76	0.37	\$66.79	0.56	352.66	\$55.24	0.16	\$16.08	0.29	2892.32	\$305.38	0.11	\$87.17	0.29
GMAC INSURANCE COMPANY	17.50	\$1.03	0.06	\$0.00	NA	2.50	\$0.81	0.32	\$0.00	NA	2.50	\$0.27	0.11	\$0.00	NA	22.50	\$2.10	0.09	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.18	NA	0.00	\$0.00	NA	\$0.18	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 49 Kalamazoo Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
GRANGE INSURANCE COMPANY OF	113.46	\$5.11	0.05	\$0.00	NA	12.66	\$4.05	0.32	\$0.00	NA	15.16	\$1.22	0.08	\$0.08	0.06	141.28	\$10.38	0.07	\$0.08	0.01
GREAT AMERICAN INSURANCE	53.62	\$6.73	0.13	\$0.00	NA	10.83	\$4.36	0.40	\$0.00	NA	11.38	\$2.20	0.19	\$0.00	NA	75.83	\$13.30	0.18	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	652.98	\$44.21	0.07	\$7.80	0.18	87.46	\$36.51	0.42	\$37.53	1.03	97.03	\$15.54	0.16	\$10.22	0.66	837.47	\$96.25	0.11	\$55.55	0.58
GUARANTY NATIONAL INSURANCE	23.35	\$1.74	0.07	\$0.00	NA	2.82	\$1.84	0.65	(\$0.52)	NA	2.82	\$0.74	0.26	\$0.00	NA	28.99	\$4.32	0.15	(\$0.52)	NA
HARLEYSVILLE LAKE STATES INSURANCE	331.98	\$25.50	0.08	\$183.85	7.21	29.69	\$15.75	0.53	\$32.62	2.07	27.08	\$6.02	0.22	\$16.99	2.82	388.75	\$47.28	0.12	\$233.47	4.94
HARTFORD ACCIDENT AND INDEMNITY	2533.80	\$120.33	0.05	\$252.25	2.10	441.80	\$175.66	0.40	\$108.44	0.62	471.69	\$61.40	0.13	\$41.01	0.67	3447.29	\$357.38	0.10	\$401.71	1.12
HARTFORD CASUALTY INSURANCE	47.34	\$4.08	0.09	\$0.00	NA	9.80	\$3.68	0.38	\$10.00	2.72	9.09	\$1.02	0.11	\$0.78	0.77	66.23	\$8.78	0.13	\$10.78	1.23
HARTFORD INSURANCE COMPANY OF	12394.81	\$556.75	0.04	\$252.38	0.45	2168.07	\$614.55	0.28	\$373.84	0.61	2445.47	\$211.59	0.09	\$110.63	0.52	17008.35	\$1,382.89	0.08	\$736.85	0.53
HARTFORD UNDERWRITERS INSURANCE	1236.13	\$67.79	0.05	\$57.03	0.84	191.63	\$65.44	0.34	\$99.29	1.52	201.09	\$21.81	0.11	\$22.32	1.02	1628.85	\$155.04	0.10	\$178.63	1.15
HASTINGS MUTUAL INSURANCE	217.72	\$20.36	0.09	\$142.47	7.00	24.50	\$11.10	0.45	\$14.02	1.26	25.00	\$4.65	0.19	\$2.03	0.44	267.22	\$36.11	0.14	\$158.52	4.39
HOME-OWNERS INSURANCE COMPANY	13146.80	\$495.17	0.04	\$433.77	0.88	1372.00	\$496.74	0.36	\$322.79	0.65	1489.00	\$168.61	0.11	\$86.21	0.51	16007.80	\$1,160.51	0.07	\$842.77	0.73

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TERRITORY 49 Kalamazoo Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HORACE MANN INSURANCE COMPANY	1042.77	\$61.14	0.06	\$23.72	0.39	160.29	\$59.66	0.37	\$50.90	0.85	173.55	\$29.75	0.17	\$9.97	0.34	1376.61	\$150.54	0.11	\$84.60	0.56
INTEGON NATIONAL INSURANCE	758.03	\$57.75	0.08	\$6.10	0.11	78.20	\$55.01	0.70	\$31.84	0.58	81.40	\$22.15	0.27	\$29.94	1.35	917.63	\$134.92	0.15	\$67.87	0.50
LIBERTY INSURANCE CORPORATION	0.21	(\$0.01)	NA	\$0.00	NA	0.00	\$0.00	NA	\$21.83	NA	0.03	\$0.00	NA	\$0.00	NA	0.24	(\$0.01)	NA	\$21.83	NA
LIBERTY MUTUAL FIRE INSURANCE	20992.59	\$1,599.02	0.08	\$638.01	0.40	4970.48	\$1,867.96	0.38	\$1,259.74	0.67	5381.36	\$673.79	0.13	\$405.22	0.60	31344.43	\$4,140.77	0.13	\$2,302.97	0.56
LUMBERMENS MUTUAL CASUALTY	39.64	\$1.63	0.04	\$4.13	2.53	5.43	\$1.76	0.32	\$16.32	9.28	5.68	\$0.58	0.10	\$23.82	40.86	50.75	\$3.97	0.08	\$44.27	11.14
MEEMIC INSURANCE COMPANY	4601.97	\$258.35	0.06	\$16.62	0.06	774.86	\$254.42	0.33	\$259.43	1.02	795.81	\$100.13	0.13	\$67.34	0.67	6172.64	\$612.90	0.10	\$343.39	0.56
MEMBERSELECT INSURANCE COMPANY	3808.11	\$484.25	0.13	\$117.91	0.24	361.88	\$269.42	0.74	\$261.82	0.97	377.72	\$129.38	0.34	\$71.96	0.56	4547.71	\$883.04	0.19	\$451.69	0.51
MERASTAR INSURANCE COMPANY	46.64	\$4.21	0.09	\$0.00	NA	10.17	\$4.85	0.48	\$14.70	3.03	10.67	\$1.45	0.14	\$0.64	0.44	67.48	\$10.51	0.16	\$15.34	1.46
METROPOLITAN DIRECT PROPERTY AND	347.32	\$22.61	0.07	\$1.55	0.07	52.39	\$22.75	0.43	\$13.53	0.59	61.72	\$9.13	0.15	\$2.13	0.23	461.43	\$54.49	0.12	\$17.21	0.32
METROPOLITAN GENERAL INSURANCE	12.00	\$0.42	0.04	\$0.00	NA	2.00	\$0.55	0.27	\$0.00	NA	2.00	\$0.26	0.13	\$0.00	NA	16.00	\$1.23	0.08	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	1704.48	\$137.47	0.08	\$538.42	3.92	218.54	\$105.62	0.48	\$63.23	0.60	245.06	\$40.38	0.16	\$16.89	0.42	2168.08	\$283.47	0.13	\$618.54	2.18

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METROPOLITAN PROPERTY AND CASUALTY	194.48	\$12.61	0.06	\$0.00	NA	28.39	\$9.27	0.33	\$12.33	1.33	33.22	\$3.81	0.11	\$0.39	0.10	256.09	\$25.70	0.10	\$12.73	0.50
MIC GENERAL INSURANCE CORPORATION	1318.84	\$95.99	0.07	\$69.99	0.73	249.92	\$102.45	0.41	\$126.66	1.24	262.47	\$26.78	0.10	\$19.22	0.72	1831.23	\$225.22	0.12	\$215.87	0.96
MICHIGAN AUTOMOBILE INSURANCE	593.16	\$85.80	0.14	\$12.43	0.14	41.31	\$41.48	1.00	\$21.05	0.51	42.65	\$10.74	0.25	\$1.91	0.18	677.12	\$138.01	0.20	\$35.38	0.26
MICHIGAN INSURANCE COMPANY	6703.00	\$89.05	0.01	\$9.45	0.11	663.00	\$77.94	0.12	\$42.16	0.54	668.00	\$30.58	0.05	\$17.39	0.57	8034.00	\$197.57	0.02	\$68.99	0.35
MICHIGAN MILLERS MUTUAL	2334.28	\$116.09	0.05	\$97.28	0.84	281.83	\$97.85	0.35	\$90.94	0.93	295.81	\$45.08	0.15	\$13.50	0.30	2911.92	\$259.02	0.09	\$201.72	0.78
MID-CENTURY INSURANCE COMPANY	63.48	\$3.15	0.05	\$0.50	0.16	6.90	\$2.29	0.33	\$1.77	0.77	7.41	\$0.67	0.09	\$0.26	0.39	77.79	\$6.10	0.08	\$2.53	0.41
MODERN SERVICE INSURANCE	779.79	\$101.87	0.13	\$112.60	1.11	11.82	\$12.30	1.04	\$6.18	0.50	10.82	\$5.97	0.55	\$0.40	0.07	802.43	\$120.15	0.15	\$119.18	0.99
MUTUAL SERVICE CASUALTY	659.26	\$42.23	0.06	\$3.44	0.08	83.64	\$35.02	0.42	\$30.70	0.88	87.97	\$10.94	0.12	\$2.56	0.23	830.87	\$88.19	0.11	\$36.71	0.42
NATIONAL BEN-FRANKLIN INSURANCE	98.27	\$5.89	0.06	\$0.01	0.00	17.25	\$5.89	0.34	\$6.06	1.03	17.25	\$2.96	0.17	\$0.00	NA	132.77	\$14.74	0.11	\$6.07	0.41
NATIONAL GENERAL INSURANCE	267.68	\$25.94	0.10	\$24.58	0.95	59.02	\$17.78	0.30	\$14.00	0.79	61.49	\$4.96	0.08	\$0.95	0.19	388.19	\$48.68	0.13	\$39.53	0.81
NATIONWIDE INSURANCE COMPANY OF	551.20	\$27.30	0.05	\$34.97	1.28	107.12	\$34.48	0.32	\$76.38	2.22	122.11	\$12.47	0.10	\$21.64	1.74	780.43	\$74.25	0.10	\$132.98	1.79

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NATIONWIDE MUTUAL FIRE INSURANCE	6218.15	\$470.87	0.08	\$255.63	0.54	1352.49	\$569.99	0.42	\$345.64	0.61	1431.75	\$200.24	0.14	\$110.37	0.55	9002.39	\$1,241.11	0.14	\$711.64	0.57
NATIONWIDE PROPERTY AND CASUALTY	34.00	\$7.92	0.23	\$0.00	NA	4.07	\$4.31	1.06	\$0.00	NA	4.07	\$0.96	0.24	\$0.00	NA	42.14	\$13.19	0.31	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	1207.00	\$145.53	0.12	\$86.28	0.59	15.00	\$20.24	1.35	\$5.21	0.26	18.00	\$7.55	0.42	\$13.36	1.77	1240.00	\$173.32	0.14	\$104.85	0.60
PARTNERS MUTUAL INSURANCE	88.06	\$4.60	0.05	\$0.00	NA	20.75	\$3.70	0.18	\$9.86	2.67	12.40	\$1.91	0.15	\$6.64	3.47	121.21	\$10.21	0.08	\$16.50	1.62
PHARMACISTS MUTUAL INSURANCE	20.00	\$0.71	0.04	\$0.00	NA	8.00	\$1.28	0.16	\$0.00	NA	4.00	\$0.41	0.10	\$0.00	NA	32.00	\$2.40	0.07	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	1527.17	\$78.28	0.05	\$88.66	1.13	218.98	\$60.01	0.27	\$42.62	0.71	219.49	\$23.73	0.11	\$15.37	0.65	1965.64	\$162.01	0.08	\$146.65	0.91
PROGRESSIVE MICHIGAN INSURANCE	49279.00	\$3,368.02	0.07	\$1,475.60	0.44	5487.00	\$3,119.59	0.57	\$1,687.56	0.54	5758.00	\$822.75	0.14	\$468.60	0.57	60524.00	\$7,310.36	0.12	\$3,631.76	0.50
PRUDENTIAL GENERAL INSURANCE	144.96	\$11.42	0.08	\$0.00	NA	18.41	\$9.47	0.51	\$0.00	NA	15.41	\$3.34	0.22	\$0.00	NA	178.78	\$24.22	0.14	\$0.00	NA
PRUDENTIAL PROPERTY AND CASUALTY	4599.78	\$210.41	0.05	\$37.12	0.18	650.88	\$197.64	0.30	\$123.54	0.63	629.96	\$86.39	0.14	\$27.51	0.32	5880.62	\$494.43	0.08	\$188.16	0.38
QBE INSURANCE CORPORATION	166.73	\$26.02	0.16	\$0.00	NA	0.50	\$1.19	2.39	\$0.00	NA	0.50	\$0.31	0.62	\$0.00	NA	167.73	\$27.52	0.16	\$0.00	NA
RESPONSE WORLDWIDE INSURANCE	4.00	\$0.29	0.07	\$0.00	NA	1.00	\$0.42	0.42	\$0.00	NA	1.00	\$0.20	0.20	\$0.00	NA	6.00	\$0.92	0.15	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 49 Kalamazoo Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SAFECO INSURANCE COMPANY OF	523.80	\$46.93	0.09	\$6.36	0.14	99.75	\$43.35	0.43	\$91.65	2.11	121.58	\$12.29	0.10	\$18.37	1.50	745.13	\$102.56	0.14	\$116.38	1.13
SAFECO INSURANCE COMPANY OF	733.48	\$51.65	0.07	\$12.37	0.24	150.08	\$44.46	0.30	\$78.29	1.76	188.91	\$12.99	0.07	\$35.19	2.71	1072.47	\$109.10	0.10	\$125.84	1.15
SECURA INSURANCE, A MUTUAL	2673.76	\$168.41	0.06	\$7.84	0.05	345.46	\$100.51	0.29	\$58.79	0.58	376.30	\$53.94	0.14	\$26.15	0.48	3395.52	\$322.86	0.10	\$92.78	0.29
SECURA SUPREME INSURANCE	77.49	\$9.56	0.12	\$0.00	NA	19.00	\$5.75	0.30	\$0.00	NA	22.49	\$2.73	0.12	\$0.00	NA	118.98	\$18.03	0.15	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	793.59	\$59.88	0.08	\$56.00	0.94	40.96	\$41.98	1.02	\$47.97	1.14	40.97	\$15.61	0.38	\$16.53	1.06	875.52	\$117.48	0.13	\$120.50	1.03
STANDARD FIRE INSURANCE COMPANY, THE	304.59	\$16.56	0.05	\$0.75	0.05	62.74	\$13.48	0.21	\$14.58	1.08	34.47	\$5.67	0.16	\$4.54	0.80	401.80	\$35.70	0.09	\$19.87	0.56
STATE AUTOMOBILE MUTUAL	346.44	\$19.13	0.06	\$1.26	0.07	52.36	\$19.40	0.37	\$28.95	1.49	49.73	\$7.95	0.16	\$6.94	0.87	448.53	\$46.48	0.10	\$37.16	0.80
STATE FARM FIRE AND CASUALTY	1064.78	\$112.18	0.11	\$1.13	0.01	121.37	\$82.66	0.68	\$40.16	0.49	141.56	\$21.70	0.15	\$17.06	0.79	1327.71	\$216.54	0.16	\$58.34	0.27
STATE FARM MUTUAL AUTOMOBILE	477401.70	\$22,799.51	0.05	\$18,463.76	0.81	66060.94	\$23,271.69	0.35	\$17,804.10	0.77	71416.15	\$7,984.16	0.11	\$6,814.46	0.85	614878.79	\$54,055.36	0.09	\$43,082.32	0.80
TEACHERS INSURANCE COMPANY	826.65	\$36.86	0.04	\$4.34	0.12	129.82	\$39.32	0.30	\$50.37	1.28	138.81	\$17.98	0.13	\$5.59	0.31	1095.28	\$94.16	0.09	\$60.29	0.64
TITAN INDEMNITY COMPANY	5.56	\$0.48	0.09	\$0.00	NA	1.26	\$1.29	1.02	\$0.00	NA	1.26	\$0.20	0.16	\$0.00	NA	8.08	\$1.97	0.24	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 49 Kalamazoo Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INSURANCE COMPANY	1814.56	\$288.84	0.16	\$74.98	0.26	49.45	\$62.37	1.26	\$68.40	1.10	52.96	\$22.49	0.42	\$13.05	0.58	1916.97	\$373.70	0.19	\$156.43	0.42
TRAVELERS INDEMNITY COMPANY OF	26.27	\$1.98	0.08	\$0.00	NA	1.82	\$0.81	0.45	\$0.00	NA	1.82	\$0.30	0.17	\$0.00	NA	29.91	\$3.10	0.10	\$0.00	NA
TRUMBULL INSURANCE COMPANY	34.13	\$2.35	0.07	\$0.00	NA	4.58	\$4.04	0.88	\$2.74	0.68	4.58	\$1.64	0.36	\$0.00	NA	43.29	\$8.03	0.19	\$2.74	0.34
UNITED SERVICES AUTOMOBILE	12790.14	\$734.99	0.06	\$165.92	0.23	2618.09	\$986.58	0.38	\$576.73	0.58	2763.39	\$267.87	0.10	\$111.51	0.42	18171.62	\$1,989.43	0.11	\$854.15	0.43
UNITRIN DIRECT INSURANCE COMPANY	2451.00	\$127.08	0.05	\$15.01	0.12	294.10	\$117.54	0.40	\$44.50	0.38	304.13	\$49.71	0.16	\$8.70	0.17	3049.23	\$294.33	0.10	\$68.20	0.23
UNITRIN DIRECT PROPERTY & CASUALTY	13.00	\$2.34	0.18	\$0.00	NA	2.00	\$4.36	2.18	\$0.00	NA	6.00	\$0.63	0.11	\$0.00	NA	21.00	\$7.33	0.35	\$0.00	NA
USAA CASUALTY INSURANCE	8145.50	\$485.82	0.06	\$114.18	0.24	1589.95	\$641.56	0.40	\$427.86	0.67	1664.84	\$185.17	0.11	\$110.51	0.60	11400.29	\$1,312.55	0.12	\$652.55	0.50
WARNER INSURANCE COMPANY	6.48	\$0.19	0.03	\$0.00	NA	0.42	\$0.00	NA	\$0.00	NA	0.42	\$0.00	NA	\$0.00	NA	7.32	\$0.19	0.03	\$0.00	NA
WEST AMERICAN INSURANCE	111.21	\$8.20	0.07	\$0.33	0.04	20.19	\$6.44	0.32	\$2.37	0.37	20.46	\$3.17	0.15	\$8.75	2.76	151.86	\$17.80	0.12	\$11.44	0.64
WESTFIELD INSURANCE COMPANY	964.16	\$52.33	0.05	\$28.94	0.55	98.00	\$40.09	0.41	\$26.56	0.66	104.91	\$16.22	0.15	\$22.58	1.39	1167.07	\$108.65	0.09	\$78.09	0.72
WOLVERINE MUTUAL INSURANCE	6057.69	\$280.11	0.05	\$9.31	0.03	748.46	\$245.79	0.33	\$239.33	0.97	798.05	\$104.31	0.13	\$61.49	0.59	7604.20	\$630.20	0.08	\$310.13	0.49

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 49 Kalamazoo Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
Mean:	12837.39	\$670.89	0.0731	\$548.54	0.8133	1758.56	\$647.14	0.5155	\$484.37	1.0387	1872.45	\$229.22	0.1763	\$159.33	1.2908	16284.29	\$1,525.08	0.1207	\$1,175.30	0.9159
StDev:	55092.54	\$2,649.49	0.0376	\$2,481.89	1.4928	7525.25	\$2,647.89	0.3960	\$2,036.88	1.1104	8076.77	\$923.89	0.123	\$740.54	4.7407	70253.37	\$6,173.33	0.0592	\$5,065.80	1.4174
Min:	0.00	(\$1.76)	0.0133	\$0.00	0.0005	0.00	(\$1.09)	0.0254	(\$0.52)	0.2576	0.00	(\$0.27)	0.0355	\$0.00	0.0630	0.00	(\$3.12)	0.0246	(\$0.52)	0.0074
Max:	477401.70	\$22,799.51	0.2329	\$18,463.76	7.2088	66060.94	\$23,271.69	2.388	\$17,804.10	9.2797	71416.15	\$7,984.16	0.7703	\$6,814.46	40.858	614878.79	\$54,055.36	0.4367	\$43,082.32	11.143

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	4468.67	\$165.99	0.04	\$18.04	0.11	833.74	\$264.95	0.32	\$232.96	0.88	879.41	\$85.66	0.10	\$83.63	0.98	6181.82	\$516.60	0.08	\$334.62	0.65
ALLIED PROPERTY AND CASUALTY	933.58	\$52.96	0.06	\$1.59	0.03	145.00	\$42.83	0.30	\$23.21	0.54	159.13	\$19.10	0.12	\$19.78	1.04	1237.71	\$114.88	0.09	\$44.58	0.39
ALLSTATE INDEMNITY COMPANY	0.64	\$0.06	0.09	\$0.00	NA	0.16	\$0.02	0.13	\$0.00	NA	0.16	\$0.01	0.07	\$0.00	NA	0.96	\$0.09	0.09	\$0.00	NA
ALLSTATE INSURANCE COMPANY	14103.52	\$750.85	0.05	\$309.38	0.41	1700.20	\$724.04	0.43	\$366.20	0.51	1974.39	\$341.41	0.17	\$221.68	0.65	17778.11	\$1,816.29	0.10	\$897.26	0.49
AMERICAN FELLOWSHIP MUTUAL	284.70	\$20.35	0.07	\$0.50	0.02	44.66	\$14.58	0.33	\$11.07	0.76	44.66	\$4.25	0.10	\$1.44	0.34	374.02	\$39.17	0.10	\$13.01	0.33
AMERICAN INSURANCE COMPANY, THE	43.05	\$3.19	0.07	\$0.00	NA	12.03	\$7.67	0.64	\$0.47	0.06	12.74	\$2.84	0.22	\$0.00	NA	67.82	\$13.70	0.20	\$0.47	0.03
AMERICAN INTERNATIONAL INSURANCE	3959.03	\$168.36	0.04	\$412.61	2.45	693.24	\$223.27	0.32	\$181.44	0.81	733.76	\$86.24	0.12	\$58.29	0.68	5386.03	\$477.87	0.09	\$652.34	1.37
AMERICAN PROTECTION INSURANCE	0.00	(\$0.04)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.04)	NA	\$0.00	NA
AMEX ASSURANCE COMPANY	1550.73	\$140.95	0.09	\$12.31	0.09	474.32	\$136.36	0.29	\$110.91	0.81	487.64	\$43.01	0.09	\$31.75	0.74	2512.69	\$320.32	0.13	\$154.97	0.48
AMICA MUTUAL INSURANCE COMPANY	1786.75	\$126.08	0.07	\$22.83	0.18	322.11	\$146.67	0.46	\$82.77	0.56	339.38	\$39.00	0.11	\$18.03	0.46	2448.24	\$311.75	0.13	\$123.63	0.40
AUTO-OWNERS INSURANCE COMPANY	54490.50	\$2,061.14	0.04	\$1,982.47	0.96	6075.40	\$2,206.85	0.36	\$1,596.24	0.72	6820.50	\$819.49	0.12	\$426.46	0.52	67386.40	\$5,087.48	0.08	\$4,005.18	0.79

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TERRITORY 52 Kalamazoo Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
BRISTOL WEST INSURANCE COMPANY	944.15	\$53.86	0.06	\$226.69	4.21	68.62	\$39.71	0.58	\$49.39	1.24	69.98	\$12.13	0.17	\$10.00	0.82	1082.75	\$105.71	0.10	\$286.08	2.71
CITIZENS INSURANCE COMPANY OF	63605.44	\$2,525.51	0.04	\$442.84	0.18	7735.69	\$2,364.46	0.31	\$1,765.49	0.75	8133.22	\$959.88	0.12	\$590.66	0.62	79474.35	\$5,849.85	0.07	\$2,798.99	0.48
CONTINENTAL INSURANCE COMPANY, THE	0.17	(\$1.37)	NA	\$4.29	NA	0.59	\$0.19	0.32	\$29.22	155.40	1.34	(\$0.15)	NA	\$4.72	NA	2.10	(\$1.33)	NA	\$38.23	NA
DAIRYLAND INSURANCE COMPANY	86.06	\$11.91	0.14	\$1.38	0.12	2.16	\$1.73	0.80	\$0.00	NA	2.16	\$0.58	0.27	\$0.00	NA	90.38	\$14.23	0.16	\$1.38	0.10
EMCASCO INSURANCE COMPANY	78.98	\$5.85	0.07	\$1.22	0.21	8.41	\$4.40	0.52	\$0.22	0.05	8.41	\$1.48	0.18	\$2.12	1.43	95.80	\$11.73	0.12	\$3.55	0.30
EMPLOYERS MUTUAL CASUALTY	28.26	\$1.53	0.05	\$44.25	29.00	3.50	\$1.43	0.41	\$5.15	3.60	3.50	\$0.50	0.14	\$0.00	NA	35.26	\$3.46	0.10	\$49.40	14.30
FARM BUREAU GENERAL INSURANCE	30876.20	\$917.04	0.03	\$469.20	0.51	2956.10	\$903.65	0.31	\$678.31	0.75	3192.00	\$266.62	0.08	\$262.98	0.99	37024.30	\$2,087.31	0.06	\$1,410.48	0.68
FARM BUREAU MUTUAL INSURANCE	8649.30	\$194.05	0.02	\$144.10	0.74	916.20	\$190.97	0.21	\$132.42	0.69	991.80	\$68.69	0.07	\$60.01	0.87	10557.30	\$453.71	0.04	\$336.53	0.74
FEDERAL INSURANCE COMPANY	28.00	\$4.03	0.14	\$0.00	NA	7.00	\$5.04	0.72	\$2.23	0.44	7.50	\$2.02	0.27	\$0.00	NA	42.50	\$11.10	0.26	\$2.23	0.20
FIDELITY AND CASUALTY COMPANY OF	1.25	\$0.04	0.03	\$0.00	NA	0.00	\$0.06	NA	\$0.04	0.70	0.42	\$0.08	0.20	\$1.98	24.09	1.67	\$0.18	0.11	\$2.02	11.09
FOUNDERS INSURANCE COMPANY	0.00	(\$0.36)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.36)	NA	\$0.00	NA

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FOUNDERS INSURANCE COMPANY OF	30.38	\$3.92	0.13	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30.38	\$3.92	0.13	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	3786.00	\$168.75	0.04	\$2.30	0.01	465.00	\$148.17	0.32	\$79.80	0.54	474.00	\$61.41	0.13	\$31.88	0.52	4725.00	\$378.32	0.08	\$113.98	0.30
FREMONT MUTUAL INSURANCE	230.91	\$5.25	0.02	\$0.81	0.15	18.32	\$5.00	0.27	\$2.06	0.41	18.32	\$2.04	0.11	\$0.00	NA	267.55	\$12.29	0.05	\$2.87	0.23
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$0.01)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.01)	NA	\$0.00	NA
GEICO INDEMNITY COMPANY	89.29	\$10.12	0.11	\$0.61	0.06	12.65	\$8.44	0.67	\$0.00	NA	13.37	\$3.83	0.29	\$2.08	0.54	115.31	\$22.39	0.19	\$2.68	0.12
GLENS FALLS INSURANCE COMPANY, THE	1342.91	\$76.11	0.06	\$0.50	0.01	208.99	\$68.22	0.33	\$12.36	0.18	221.34	\$29.61	0.13	\$11.47	0.39	1773.24	\$173.94	0.10	\$24.33	0.14
GMAC INSURANCE COMPANY	18.00	\$0.94	0.05	\$0.00	NA	2.00	\$0.70	0.35	\$0.00	NA	2.00	\$0.20	0.10	\$0.90	4.61	22.00	\$1.83	0.08	\$0.90	0.49
GRANGE INSURANCE COMPANY OF	942.98	\$50.00	0.05	\$0.04	0.00	138.15	\$49.10	0.36	\$28.15	0.57	149.41	\$15.52	0.10	\$4.89	0.32	1230.54	\$114.63	0.09	\$33.09	0.29
GREAT LAKES CASUALTY INSURANCE	284.25	\$21.16	0.07	\$2.07	0.10	44.83	\$18.79	0.42	\$4.44	0.24	49.06	\$7.93	0.16	\$3.09	0.39	378.14	\$47.87	0.13	\$9.60	0.20
GREAT NORTHERN INSURANCE	30.00	\$3.67	0.12	\$0.00	NA	13.51	\$6.68	0.49	\$0.00	NA	10.00	\$3.23	0.32	\$0.00	NA	53.51	\$13.58	0.25	\$0.00	NA
GUARANTY NATIONAL INSURANCE	32.70	\$2.58	0.08	\$0.00	NA	4.32	\$3.74	0.87	\$0.69	0.18	4.32	\$1.51	0.35	\$0.77	0.51	41.34	\$7.83	0.19	\$1.46	0.19

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TERRITORY 52 Kalamazoo Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HARLEYSVILLE LAKE STATES INSURANCE	1069.97	\$74.58	0.07	\$3.64	0.05	77.83	\$45.23	0.58	\$57.24	1.27	104.79	\$18.51	0.18	\$8.16	0.44	1252.59	\$138.32	0.11	\$69.05	0.50
HARTFORD INSURANCE COMPANY OF	1706.01	\$77.82	0.05	\$7.07	0.09	308.53	\$87.62	0.28	\$74.03	0.84	349.49	\$30.71	0.09	\$17.98	0.59	2364.03	\$196.16	0.08	\$99.08	0.51
HARTFORD UNDERWRITERS INSURANCE	151.10	\$8.98	0.06	\$4.77	0.53	22.44	\$9.04	0.40	\$33.25	3.68	24.79	\$3.19	0.13	\$3.72	1.17	198.33	\$21.20	0.11	\$41.74	1.97
HASTINGS MUTUAL INSURANCE	5505.08	\$336.45	0.06	\$135.21	0.40	687.50	\$203.51	0.30	\$173.34	0.85	726.00	\$88.54	0.12	\$81.61	0.92	6918.58	\$628.51	0.09	\$390.16	0.62
HOME-OWNERS INSURANCE COMPANY	26096.80	\$934.87	0.04	\$678.65	0.73	2852.40	\$989.30	0.35	\$710.98	0.72	3118.80	\$337.14	0.11	\$188.19	0.56	32068.00	\$2,261.31	0.07	\$1,577.81	0.70
HORACE MANN INSURANCE COMPANY	712.06	\$39.64	0.06	\$6.05	0.15	115.38	\$36.15	0.31	\$24.12	0.67	123.31	\$20.73	0.17	\$13.91	0.67	950.75	\$96.52	0.10	\$44.08	0.46
INTEGON NATIONAL INSURANCE	1879.05	\$141.59	0.08	\$58.67	0.41	138.79	\$85.75	0.62	\$29.78	0.35	154.07	\$32.93	0.21	\$35.80	1.09	2171.91	\$260.28	0.12	\$124.25	0.48
LIBERTY MUTUAL FIRE INSURANCE	0.00	(\$0.08)	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.65	NA	0.00	\$0.00	NA	\$0.05	NA	0.00	(\$0.08)	NA	\$0.70	NA
LUMBERMENS MUTUAL CASUALTY	58.68	\$2.64	0.04	\$0.00	NA	9.51	\$2.55	0.27	(\$4.67)	NA	9.34	\$0.76	0.08	(\$0.14)	NA	77.53	\$5.96	0.08	(\$4.81)	NA
MEEMIC INSURANCE COMPANY	15314.35	\$850.04	0.06	\$195.37	0.23	2613.35	\$854.60	0.33	\$699.65	0.82	2706.07	\$350.53	0.13	\$235.42	0.67	20633.77	\$2,055.16	0.10	\$1,130.44	0.55
MEMBERSELECT INSURANCE COMPANY	0.00	\$2.32	NA	\$7.44	3.20	1.00	(\$0.45)	NA	\$54.25	NA	0.50	(\$0.14)	NA	\$5.00	NA	1.50	\$1.73	1.15	\$66.70	38.53

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
METROPOLITAN DIRECT PROPERTY AND	71.96	\$3.10	0.04	\$0.00	NA	11.32	\$2.90	0.26	\$0.54	0.19	8.99	\$1.00	0.11	\$0.34	0.34	92.27	\$7.00	0.08	\$0.88	0.13
METROPOLITAN GROUP PROPERTY AND	105.85	\$7.96	0.08	\$0.15	0.02	19.22	\$8.72	0.45	\$25.65	2.94	22.32	\$3.23	0.14	\$1.06	0.33	147.39	\$19.91	0.14	\$26.86	1.35
MIC GENERAL INSURANCE CORPORATION	963.79	\$66.92	0.07	\$1.71	0.03	184.49	\$69.71	0.38	\$39.49	0.57	199.54	\$20.20	0.10	\$15.51	0.77	1347.82	\$156.83	0.12	\$56.71	0.36
MICHIGAN AUTOMOBILE INSURANCE	403.30	\$69.40	0.17	\$2,039.81	29.39	18.72	\$17.33	0.93	\$16.71	0.96	20.31	\$4.96	0.24	\$0.23	0.05	442.33	\$91.69	0.21	\$2,056.75	22.43
MICHIGAN INSURANCE COMPANY	13793.00	\$181.21	0.01	\$12.81	0.07	1479.00	\$175.10	0.12	\$102.77	0.59	1438.00	\$67.09	0.05	\$37.48	0.56	16710.00	\$423.41	0.03	\$153.05	0.36
MICHIGAN MILLERS MUTUAL	2311.84	\$104.18	0.05	\$56.43	0.54	297.65	\$90.41	0.30	\$79.99	0.88	324.96	\$44.63	0.14	\$34.53	0.77	2934.45	\$239.22	0.08	\$170.95	0.71
MODERN SERVICE INSURANCE	1992.30	\$239.87	0.12	\$80.44	0.34	42.72	\$44.56	1.04	\$73.40	1.65	44.14	\$21.65	0.49	\$6.12	0.28	2079.16	\$306.08	0.15	\$159.95	0.52
MUTUAL SERVICE CASUALTY	226.74	\$12.20	0.05	\$0.00	NA	30.64	\$10.89	0.36	\$3.34	0.31	32.98	\$3.10	0.09	\$1.89	0.61	290.36	\$26.18	0.09	\$5.23	0.20
NATIONAL BEN- FRANKLIN INSURANCE	206.08	\$11.52	0.06	\$4.19	0.36	27.33	\$10.07	0.37	\$21.77	2.16	33.34	\$4.52	0.14	\$3.34	0.74	266.75	\$26.11	0.10	\$29.31	1.12
NATIONAL GENERAL INSURANCE	201.44	\$17.86	0.09	\$129.31	7.24	37.81	\$9.74	0.26	\$10.04	1.03	38.98	\$2.33	0.06	\$3.23	1.38	278.23	\$29.93	0.11	\$142.58	4.76
NATIONWIDE INSURANCE COMPANY OF	230.52	\$11.01	0.05	\$0.00	0.00	46.89	\$12.87	0.27	\$17.84	1.39	51.01	\$5.05	0.10	\$10.11	2.00	328.42	\$28.93	0.09	\$27.95	0.97

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 52 Kalamazoo Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONWIDE MUTUAL FIRE INSURANCE	1124.01	\$76.35	0.07	\$7.65	0.10	226.47	\$80.42	0.36	\$39.60	0.49	238.12	\$33.29	0.14	\$21.72	0.65	1588.60	\$190.05	0.12	\$68.97	0.36
NATIONWIDE PROPERTY AND CASUALTY	5.00	\$1.45	0.29	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.00	\$1.45	0.29	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	2289.00	\$278.99	0.12	\$63.45	0.23	36.00	\$41.87	1.16	\$31.76	0.76	39.00	\$16.09	0.41	\$0.62	0.04	2364.00	\$336.95	0.14	\$95.83	0.28
NORTHERN INSURANCE COMPANY OF	27.93	\$1.55	0.06	\$0.00	NA	5.58	\$2.33	0.42	\$0.00	NA	5.58	\$0.84	0.15	\$0.00	NA	39.09	\$4.72	0.12	\$0.00	NA
PACIFIC INDEMNITY COMPANY	3.00	\$0.43	0.14	\$0.00	NA	1.00	\$1.61	1.61	\$0.00	NA	2.00	\$2.13	1.06	\$0.00	NA	6.00	\$4.17	0.69	\$0.00	NA
PARTNERS MUTUAL INSURANCE	29.08	\$5.86	0.20	\$15.30	2.61	9.16	\$4.21	0.46	\$6.09	1.45	4.58	\$2.22	0.48	\$0.51	0.23	42.82	\$12.29	0.29	\$21.91	1.78
PHARMACISTS MUTUAL INSURANCE	30.67	\$1.42	0.05	\$0.00	NA	9.00	\$1.41	0.16	\$0.00	NA	3.67	\$0.48	0.13	\$0.00	NA	43.34	\$3.31	0.08	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	604.68	\$31.66	0.05	\$0.98	0.03	85.88	\$24.23	0.28	\$11.50	0.47	85.88	\$8.81	0.10	\$6.09	0.69	776.44	\$64.69	0.08	\$18.58	0.29
PROGRESSIVE MICHIGAN INSURANCE	15344.00	\$1,242.27	0.08	\$660.95	0.53	1872.00	\$1,028.94	0.55	\$607.25	0.59	2008.00	\$270.87	0.13	\$122.09	0.45	19224.00	\$2,542.08	0.13	\$1,390.28	0.55
QBE INSURANCE CORPORATION	472.33	\$67.40	0.14	\$7.12	0.11	1.48	\$2.05	1.39	\$0.00	NA	1.48	\$0.58	0.39	\$0.00	NA	475.29	\$70.03	0.15	\$7.12	0.10
RESPONSE WORLDWIDE INSURANCE	4.92	\$0.36	0.07	\$0.00	NA	0.80	\$0.59	0.74	\$0.00	NA	0.80	\$0.28	0.36	\$0.00	NA	6.52	\$1.23	0.19	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 52 Kalamazoo Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SAFECO INSURANCE COMPANY OF	0.00	\$0.00	NA	\$134.64	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$134.64	NA
SAFECO INSURANCE COMPANY OF	0.50	\$0.24	0.48	\$1.12	4.65	1.00	\$0.12	0.12	\$0.00	NA	2.00	\$0.48	0.24	\$0.00	NA	3.50	\$0.84	0.24	\$1.12	1.32
SECURA INSURANCE, A MUTUAL	1859.30	\$113.49	0.06	\$3.02	0.03	260.88	\$82.62	0.32	\$98.10	1.19	279.88	\$41.05	0.15	\$40.44	0.99	2400.06	\$237.16	0.10	\$141.56	0.60
SECURA SUPREME INSURANCE	22.23	\$2.23	0.10	\$0.00	NA	6.33	\$1.45	0.23	\$1.26	0.87	6.33	\$0.60	0.09	\$0.00	NA	34.89	\$4.28	0.12	\$1.26	0.29
SOUTHERN MICHIGAN INSURANCE	14.50	\$2.65	0.18	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	14.50	\$2.65	0.18	\$0.00	NA
STANDARD FIRE INSURANCE COMPANY, THE	86.97	\$5.23	0.06	\$0.25	0.05	16.80	\$4.84	0.29	\$0.00	NA	11.26	\$1.85	0.16	\$0.00	NA	115.03	\$11.92	0.10	\$0.25	0.02
STATE AUTOMOBILE MUTUAL	451.28	\$24.67	0.05	\$0.18	0.01	71.77	\$25.88	0.36	\$10.14	0.39	80.35	\$11.73	0.15	\$8.17	0.70	603.40	\$62.28	0.10	\$18.49	0.30
TEACHERS INSURANCE COMPANY	761.13	\$30.04	0.04	\$162.63	5.41	124.82	\$28.91	0.23	\$30.41	1.05	130.65	\$14.22	0.11	\$9.59	0.67	1016.60	\$73.17	0.07	\$202.63	2.77
TITAN INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.14)	NA	0.00	\$0.00	NA	(\$0.14)	NA
TITAN INSURANCE COMPANY	2670.04	\$367.79	0.14	\$176.00	0.48	93.39	\$102.47	1.10	\$57.51	0.56	99.64	\$41.21	0.41	\$19.40	0.47	2863.07	\$511.46	0.18	\$252.91	0.49
TRAVELERS INDEMNITY COMPANY OF	116.14	\$6.47	0.06	\$0.69	0.11	20.43	\$4.65	0.23	\$7.58	1.63	17.82	\$1.75	0.10	\$1.79	1.02	154.39	\$12.88	0.08	\$10.05	0.78

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 52 Kalamazoo Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TRUMBULL INSURANCE COMPANY	116.05	\$6.71	0.06	\$3.43	0.51	13.57	\$10.00	0.74	\$9.96	1.00	13.73	\$3.53	0.26	\$0.70	0.20	143.35	\$20.24	0.14	\$14.09	0.70
UNITED SERVICES AUTOMOBILE	1439.36	\$77.24	0.05	\$2.54	0.03	287.71	\$103.95	0.36	\$49.70	0.48	304.44	\$30.21	0.10	\$42.20	1.40	2031.51	\$211.41	0.10	\$94.43	0.45
UNITRIN DIRECT INSURANCE COMPANY	1462.97	\$77.84	0.05	\$0.68	0.01	180.29	\$72.34	0.40	\$20.08	0.28	186.83	\$32.57	0.17	\$2.21	0.07	1830.09	\$182.75	0.10	\$22.97	0.13
USAA CASUALTY INSURANCE	763.31	\$47.03	0.06	\$3.10	0.07	152.90	\$63.25	0.41	\$33.97	0.54	158.55	\$19.05	0.12	\$13.76	0.72	1074.76	\$129.33	0.12	\$50.83	0.39
WARNER INSURANCE COMPANY	8.78	\$0.25	0.03	\$0.00	NA	2.07	\$0.40	0.19	\$0.00	NA	2.07	\$0.08	0.04	\$0.00	NA	12.92	\$0.73	0.06	\$0.00	NA
WEST AMERICAN INSURANCE	36.16	\$3.75	0.10	\$1.50	0.40	4.10	\$1.77	0.43	\$5.08	2.88	4.10	\$0.69	0.17	\$0.29	0.42	44.36	\$6.21	0.14	\$6.87	1.11
WESTFIELD INSURANCE COMPANY	296.35	\$14.82	0.05	\$0.00	NA	33.08	\$10.41	0.31	\$12.96	1.24	36.17	\$4.28	0.12	\$1.90	0.44	365.60	\$29.51	0.08	\$14.86	0.50
WOLVERINE MUTUAL INSURANCE	198.60	\$9.39	0.05	\$0.00	NA	26.41	\$9.23	0.35	\$3.52	0.38	26.90	\$3.90	0.14	\$2.31	0.59	251.91	\$22.51	0.09	\$5.83	0.26
Mean:	3523.15	\$157.57	0.0799	\$104.37	1.7315	460.68	\$156.67	0.4481	\$112.67	3.4347	488.28	\$57.46	0.1783	\$36.48	1.1431	4347.09	\$350.36	0.1397	\$238.69	1.9132
StDev:	10222.38	\$407.31	0.0649	\$329.25	5.4821	1237.50	\$414.60	0.2811	\$300.70	19.796	1326.44	\$156.55	0.1439	\$94.27	3.1574	12616.54	\$949.44	0.1435	\$626.94	5.6861
Min:	0.00	(\$1.37)	0.0131	\$0.00	0.0004	0.00	(\$0.45)	0.1184	(\$4.67)	0.0488	0.00	(\$0.15)	0.0406	\$0.00	0.0385	0.00	(\$1.33)	0.0253	(\$4.81)	0.021
Max:	63605.44	\$2,525.51	0.48	\$2,039.81	29.394	7735.69	\$2,364.46	1.61	\$1,765.49	155.40	8133.22	\$959.88	1.0645	\$590.66	24.085	79474.35	\$5,849.85	1.154	\$4,005.18	38.53

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Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 53 Lansing Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	1571.80	\$72.40	0.05	\$0.35	0.00	266.55	\$103.09	0.39	\$71.26	0.69	291.46	\$31.09	0.11	\$7.94	0.26	2129.81	\$206.58	0.10	\$79.54	0.39
ALLIED PROPERTY AND CASUALTY	7713.87	\$507.19	0.07	\$304.48	0.60	1250.72	\$470.51	0.38	\$146.08	0.31	1398.62	\$166.56	0.12	\$55.61	0.33	10363.21	\$1,144.27	0.11	\$506.18	0.44
ALLSTATE INSURANCE COMPANY	152037.12	\$8,550.65	0.06	\$4,798.65	0.56	17558.53	\$8,753.80	0.50	\$4,758.76	0.54	19567.39	\$3,686.64	0.19	\$1,715.53	0.47	189163.04	\$20,991.09	0.11	\$11,272.94	0.54
AMERICAN AND FOREIGN INSURANCE	12.00	\$0.40	0.03	\$0.00	NA	2.00	\$0.37	0.18	\$0.00	NA	2.00	\$0.17	0.09	\$0.00	NA	16.00	\$0.94	0.06	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	3.65	\$0.57	0.16	\$0.00	NA	0.65	\$0.73	1.13	\$5.07	6.93	0.65	\$0.17	0.27	\$2.66	15.39	4.95	\$1.47	0.30	\$7.73	5.25
AMERICAN INSURANCE COMPANY, THE	35.40	\$4.90	0.14	\$0.00	NA	9.61	\$8.46	0.88	\$0.00	NA	10.57	\$2.50	0.24	\$1.33	0.53	55.58	\$15.86	0.29	\$1.33	0.08
AMERICAN INTERNATIONAL INSURANCE	1401.30	\$75.28	0.05	\$200.18	2.66	227.23	\$94.39	0.42	\$63.70	0.67	257.65	\$34.62	0.13	\$33.34	0.96	1886.18	\$204.29	0.11	\$297.22	1.45
AMEX ASSURANCE COMPANY	990.72	\$97.28	0.10	\$11.32	0.12	300.38	\$107.66	0.36	\$74.47	0.69	308.39	\$28.35	0.09	\$25.62	0.90	1599.49	\$233.29	0.15	\$111.41	0.48
AMICA MUTUAL INSURANCE COMPANY	1228.75	\$106.39	0.09	\$7.58	0.07	211.94	\$113.98	0.54	\$20.02	0.18	231.38	\$27.41	0.12	\$8.94	0.33	1672.07	\$247.78	0.15	\$36.54	0.15
ARGONAUT INSURANCE COMPANY	39.40	\$5.13	0.13	\$0.00	NA	45.24	\$45.09	1.00	\$43.89	0.97	21.24	\$7.22	0.34	\$0.00	NA	105.88	\$57.44	0.54	\$43.89	0.76
AUTO CLUB GROUP INSURANCE	49161.58	\$4,182.48	0.09	\$1,422.19	0.34	8492.21	\$4,112.14	0.48	\$2,604.78	0.63	8953.47	\$1,207.80	0.13	\$831.56	0.69	66607.26	\$9,502.42	0.14	\$4,858.54	0.51

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TERRITORY 53 Lansing Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	41349.05	\$3,684.65	0.09	\$1,690.56	0.46	6641.39	\$3,130.60	0.47	\$1,928.68	0.62	7164.55	\$905.97	0.13	\$453.76	0.50	55154.99	\$7,721.21	0.14	\$4,072.99	0.53
AUTO-OWNERS INSURANCE COMPANY	68984.39	\$2,705.90	0.04	\$1,769.35	0.65	7791.34	\$2,943.09	0.38	\$3,110.23	1.06	8583.21	\$1,070.68	0.12	\$674.92	0.63	85358.94	\$6,719.67	0.08	\$5,554.51	0.83
BRISTOL WEST INSURANCE COMPANY	3912.25	\$236.33	0.06	\$99.72	0.42	344.89	\$268.61	0.78	\$176.96	0.66	351.49	\$76.24	0.22	\$46.58	0.61	4608.63	\$581.18	0.13	\$323.26	0.56
CINCINNATI INSURANCE COMPANY, THE	339.24	\$19.17	0.06	\$22.03	1.15	45.42	\$21.39	0.47	\$17.34	0.81	48.42	\$9.08	0.19	\$8.05	0.89	433.08	\$49.65	0.11	\$47.42	0.96
CITIZENS INSURANCE COMPANY OF	207611.34	\$9,679.95	0.05	\$3,955.87	0.41	24924.60	\$9,353.56	0.38	\$5,848.77	0.63	26415.88	\$3,618.29	0.14	\$1,641.01	0.45	258951.82	\$22,651.79	0.09	\$11,445.65	0.51
CONTINENTAL INSURANCE COMPANY, THE	0.58	(\$1.28)	NA	\$0.62	NA	0.17	(\$0.44)	NA	\$81.63	NA	0.00	(\$0.34)	NA	\$18.38	NA	0.75	(\$2.07)	NA	\$100.63	NA
DAIRYLAND INSURANCE COMPANY	4254.62	\$504.13	0.12	\$304.24	0.60	100.38	\$106.61	1.06	\$69.51	0.65	101.66	\$49.41	0.49	(\$3.12)	NA	4456.66	\$660.15	0.15	\$370.63	0.56
EMCASCO INSURANCE COMPANY	981.49	\$69.50	0.07	\$1.87	0.03	103.50	\$51.65	0.50	\$25.34	0.49	107.59	\$17.28	0.16	\$9.26	0.54	1192.58	\$138.43	0.12	\$36.47	0.26
EMPLOYERS MUTUAL CASUALTY	719.86	\$49.07	0.07	\$1.94	0.04	68.76	\$35.06	0.51	\$17.39	0.50	69.10	\$12.01	0.17	\$17.88	1.49	857.72	\$96.13	0.11	\$37.21	0.39
ESURANCE INSURANCE COMPANY	7.00	\$3.01	0.43	\$0.00	NA	2.99	\$2.02	0.68	\$0.00	NA	1.49	\$0.53	0.36	\$0.00	NA	11.48	\$5.56	0.48	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	26347.50	\$941.00	0.04	\$468.38	0.50	2705.20	\$983.20	0.36	\$722.49	0.73	2892.40	\$305.43	0.11	\$287.79	0.94	31945.10	\$2,229.63	0.07	\$1,478.66	0.66

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 53 Lansing Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
FARM BUREAU MUTUAL INSURANCE	3129.60	\$91.92	0.03	\$57.89	0.63	348.90	\$85.85	0.25	\$57.74	0.67	361.20	\$34.47	0.10	\$13.61	0.39	3839.70	\$212.23	0.06	\$129.24	0.61
FARMERS INSURANCE EXCHANGE	19009.92	\$1,186.52	0.06	\$245.77	0.21	2030.93	\$1,072.44	0.53	\$848.10	0.79	2183.30	\$478.41	0.22	\$213.12	0.45	23224.15	\$2,737.36	0.12	\$1,306.99	0.48
FEDERAL INSURANCE COMPANY	47.70	\$7.24	0.15	\$0.00	NA	13.40	\$8.99	0.67	\$4.60	0.51	14.40	\$2.35	0.16	\$0.00	NA	75.50	\$18.58	0.25	\$4.60	0.25
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.48)	NA	\$0.00	NA	0.00	(\$0.30)	NA	\$11.02	NA	0.00	(\$0.14)	NA	\$1.74	NA	0.00	(\$0.92)	NA	\$12.76	NA
FOUNDERS INSURANCE COMPANY	1285.72	\$158.52	0.12	\$23.54	0.15	7.98	\$7.74	0.97	\$0.00	NA	10.57	\$4.06	0.38	\$2.68	0.66	1304.27	\$170.33	0.13	\$26.23	0.15
FOUNDERS INSURANCE COMPANY OF	849.49	\$90.78	0.11	\$1.77	0.02	3.24	\$4.69	1.45	\$0.00	NA	3.24	\$2.07	0.64	\$0.00	NA	855.97	\$97.54	0.11	\$1.77	0.02
FRANKENMUTH MUTUAL INSURANCE	9314.00	\$438.71	0.05	\$148.91	0.34	1207.00	\$396.92	0.33	\$375.02	0.94	1169.00	\$156.90	0.13	\$81.05	0.52	11690.00	\$992.53	0.08	\$604.98	0.61
FREMONT MUTUAL INSURANCE	980.73	\$24.37	0.02	\$60.46	2.48	80.45	\$26.04	0.32	\$29.10	1.12	86.52	\$10.29	0.12	\$2.61	0.25	1147.70	\$60.69	0.05	\$92.17	1.52
GE PROPERTY & CASUALTY INSURANCE	241.98	\$20.79	0.09	\$152.08	7.31	43.32	\$15.68	0.36	\$14.63	0.93	41.40	\$5.00	0.12	\$5.18	1.04	326.70	\$41.47	0.13	\$171.90	4.15
GEICO INDEMNITY COMPANY	2666.30	\$332.29	0.12	\$45.65	0.14	310.85	\$176.75	0.57	\$70.42	0.40	329.91	\$81.84	0.25	\$25.18	0.31	3307.06	\$590.88	0.18	\$141.25	0.24
GLENS FALLS INSURANCE COMPANY, THE	688.08	\$55.44	0.08	\$0.00	NA	136.35	\$59.45	0.44	\$1.09	0.02	152.24	\$25.31	0.17	\$0.95	0.04	976.67	\$140.21	0.14	\$2.04	0.01

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TERRITORY 53 Lansing Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GLOBE INDEMNITY COMPANY	6.00	\$0.20	0.03	\$0.00	NA	1.00	\$0.20	0.20	\$0.00	NA	1.00	\$0.05	0.05	\$0.00	NA	8.00	\$0.45	0.06	\$0.00	NA
GMAC INSURANCE COMPANY	56.00	\$3.77	0.07	\$0.00	NA	8.50	\$3.34	0.39	\$0.00	NA	8.50	\$1.17	0.14	\$0.00	NA	73.00	\$8.29	0.11	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.77	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.77	NA
GREAT AMERICAN INSURANCE	641.65	\$60.57	0.09	\$3.21	0.05	148.86	\$49.03	0.33	\$44.74	0.91	164.17	\$28.27	0.17	\$16.72	0.59	954.68	\$137.87	0.14	\$64.66	0.47
GREAT LAKES CASUALTY INSURANCE	1339.96	\$91.90	0.07	\$9.62	0.10	198.54	\$78.12	0.39	\$83.37	1.07	208.98	\$42.32	0.20	\$17.72	0.42	1747.48	\$212.34	0.12	\$110.71	0.52
GUARANTY NATIONAL INSURANCE	0.40	\$0.05	0.13	\$0.00	NA	0.00	\$0.04	NA	\$0.00	NA	0.00	\$0.02	NA	\$0.00	NA	0.40	\$0.11	0.27	\$0.00	NA
HARLEYSVILLE LAKE STATES INSURANCE	1510.93	\$131.21	0.09	\$5.49	0.04	197.35	\$96.58	0.49	\$72.01	0.75	207.34	\$34.11	0.16	\$7.26	0.21	1915.62	\$261.90	0.14	\$84.77	0.32
HARTFORD ACCIDENT AND INDEMNITY	948.51	\$53.15	0.06	\$9.47	0.18	169.63	\$66.15	0.39	\$90.33	1.37	176.26	\$20.31	0.12	\$33.08	1.63	1294.40	\$139.61	0.11	\$132.88	0.95
HARTFORD INSURANCE COMPANY OF	1911.28	\$114.26	0.06	\$109.97	0.96	333.94	\$118.84	0.36	\$116.66	0.98	367.09	\$37.05	0.10	\$9.97	0.27	2612.31	\$270.15	0.10	\$236.60	0.88
HARTFORD UNDERWRITERS INSURANCE	30.10	\$3.10	0.10	\$0.97	0.31	5.74	\$3.60	0.63	\$0.17	0.05	5.73	\$1.06	0.18	\$0.86	0.81	41.57	\$7.75	0.19	\$1.99	0.26
HASTINGS MUTUAL INSURANCE	1402.11	\$116.43	0.08	\$14.82	0.13	186.50	\$68.81	0.37	\$34.51	0.50	193.50	\$28.92	0.15	\$12.74	0.44	1782.11	\$214.15	0.12	\$62.06	0.29

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TERRITORY 53 Lansing Inner

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HOME-OWNERS INSURANCE COMPANY	37567.28	\$1,374.18	0.04	\$1,227.75	0.89	4119.84	\$1,449.80	0.35	\$1,639.23	1.13	4466.29	\$489.67	0.11	\$375.38	0.77	46153.41	\$3,313.65	0.07	\$3,242.36	0.98
HORACE MANN INSURANCE COMPANY	826.81	\$55.11	0.07	\$420.66	7.63	117.06	\$45.70	0.39	\$29.80	0.65	126.07	\$24.96	0.20	\$5.92	0.24	1069.94	\$125.76	0.12	\$456.38	3.63
INTEGON NATIONAL INSURANCE	1788.29	\$150.97	0.08	\$45.22	0.30	188.30	\$142.17	0.76	\$42.87	0.30	198.49	\$49.72	0.25	\$18.44	0.37	2175.08	\$342.85	0.16	\$106.53	0.31
LIBERTY INSURANCE CORPORATION	0.00	(\$0.41)	NA	\$0.00	NA	0.00	(\$0.56)	NA	\$4.83	NA	0.00	(\$0.16)	NA	\$0.13	NA	0.00	(\$1.13)	NA	\$4.96	NA
LIBERTY MUTUAL FIRE INSURANCE	19021.60	\$1,564.87	0.08	\$628.82	0.40	4715.01	\$2,115.82	0.45	\$1,156.51	0.55	5066.82	\$657.89	0.13	\$438.70	0.67	28803.43	\$4,338.58	0.15	\$2,224.03	0.51
LUMBERMENS MUTUAL CASUALTY	98.28	\$5.26	0.05	\$0.00	NA	14.21	\$4.30	0.30	(\$0.60)	NA	15.38	\$1.53	0.10	\$2.71	1.78	127.87	\$11.08	0.09	\$2.11	0.19
MEEMIC INSURANCE COMPANY	7516.57	\$453.61	0.06	\$34.99	0.08	1304.88	\$485.08	0.37	\$329.67	0.68	1334.39	\$191.49	0.14	\$87.92	0.46	10155.84	\$1,130.19	0.11	\$452.58	0.40
MEMBERSELECT INSURANCE COMPANY	1657.11	\$260.32	0.16	\$268.98	1.03	182.29	\$175.78	0.96	\$108.78	0.62	205.22	\$80.97	0.39	\$100.20	1.24	2044.62	\$517.06	0.25	\$477.95	0.92
MERASTAR INSURANCE COMPANY	34.44	\$3.18	0.09	\$0.56	0.18	6.84	\$2.37	0.35	\$3.38	1.43	6.84	\$0.63	0.09	\$0.00	NA	48.12	\$6.19	0.13	\$3.94	0.64
METROPOLITAN DIRECT PROPERTY AND	644.63	\$34.35	0.05	\$4.15	0.12	90.39	\$36.50	0.40	\$37.01	1.01	95.97	\$13.35	0.14	\$10.87	0.81	830.99	\$84.20	0.10	\$52.03	0.62
METROPOLITAN GENERAL INSURANCE	59.94	\$2.42	0.04	\$0.00	NA	5.25	\$1.52	0.29	\$0.00	NA	6.08	\$0.43	0.07	\$0.05	0.12	71.27	\$4.36	0.06	\$0.05	0.01

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METROPOLITAN GROUP PROPERTY AND	878.73	\$59.30	0.07	\$35.07	0.59	122.14	\$49.77	0.41	\$35.89	0.72	126.97	\$19.40	0.15	\$12.92	0.67	1127.84	\$128.46	0.11	\$83.87	0.65
METROPOLITAN PROPERTY AND CASUALTY	286.95	\$14.81	0.05	\$0.00	NA	38.40	\$11.52	0.30	\$0.87	0.08	40.39	\$4.21	0.10	\$2.33	0.55	365.74	\$30.55	0.08	\$3.20	0.10
MIC GENERAL INSURANCE CORPORATION	14808.56	\$1,065.37	0.07	\$1,672.87	1.57	2709.17	\$1,139.56	0.42	\$724.42	0.64	2876.71	\$287.14	0.10	\$141.00	0.49	20394.44	\$2,492.07	0.12	\$2,538.28	1.02
MICHIGAN AUTOMOBILE INSURANCE	448.21	\$63.69	0.14	\$1.80	0.03	29.90	\$27.71	0.93	\$38.11	1.38	30.57	\$8.20	0.27	\$2.23	0.27	508.68	\$99.60	0.20	\$42.14	0.42
MICHIGAN INSURANCE COMPANY	20395.00	\$294.68	0.01	\$116.65	0.40	1991.00	\$248.16	0.12	\$171.00	0.69	1882.00	\$93.46	0.05	\$90.71	0.97	24268.00	\$636.30	0.03	\$378.35	0.59
MICHIGAN MILLERS MUTUAL	31796.05	\$1,566.86	0.05	\$1,083.35	0.69	4206.41	\$1,335.08	0.32	\$1,123.51	0.84	4573.23	\$622.74	0.14	\$304.44	0.49	40575.69	\$3,524.69	0.09	\$2,511.29	0.71
MID-CENTURY INSURANCE COMPANY	63.42	\$3.75	0.06	\$0.00	NA	5.89	\$4.03	0.68	\$6.16	1.53	6.40	\$0.91	0.14	\$0.00	NA	75.71	\$8.69	0.11	\$6.16	0.71
MODERN SERVICE INSURANCE	22860.99	\$2,868.83	0.13	\$806.03	0.28	707.61	\$641.54	0.91	\$484.34	0.75	724.07	\$348.43	0.48	\$162.71	0.47	24292.67	\$3,858.80	0.16	\$1,453.08	0.38
MUTUAL SERVICE CASUALTY	1662.80	\$99.94	0.06	\$17.14	0.17	209.03	\$104.57	0.50	\$86.53	0.83	219.96	\$25.49	0.12	\$18.14	0.71	2091.79	\$229.99	0.11	\$121.81	0.53
NATIONAL BEN- FRANKLIN INSURANCE	55.32	\$5.13	0.09	\$0.00	NA	11.59	\$3.65	0.32	\$0.00	NA	12.58	\$1.72	0.14	\$0.00	NA	79.49	\$10.50	0.13	\$0.00	NA
NATIONAL GENERAL INSURANCE	383.62	\$40.27	0.10	\$21.23	0.53	73.60	\$25.83	0.35	\$12.85	0.50	81.38	\$6.90	0.08	\$22.32	3.23	538.60	\$73.00	0.14	\$56.39	0.77

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NATIONWIDE INSURANCE COMPANY OF	1985.58	\$109.52	0.06	\$74.33	0.68	368.54	\$132.79	0.36	\$107.21	0.81	413.08	\$40.64	0.10	\$55.95	1.38	2767.20	\$282.95	0.10	\$237.49	0.84
NATIONWIDE MUTUAL FIRE INSURANCE	10389.57	\$766.42	0.07	\$477.22	0.62	1830.05	\$910.88	0.50	\$434.46	0.48	1950.26	\$289.70	0.15	\$117.74	0.41	14169.88	\$1,967.00	0.14	\$1,029.41	0.52
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.14	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.14	NA
NATIONWIDE PROPERTY AND CASUALTY	20.91	\$5.40	0.26	\$0.00	NA	1.50	\$2.31	1.54	\$0.00	NA	1.50	\$0.41	0.27	\$0.00	NA	23.91	\$8.12	0.34	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	6045.00	\$680.04	0.11	\$97.43	0.14	145.00	\$151.52	1.04	\$80.31	0.53	160.00	\$57.09	0.36	\$7.51	0.13	6350.00	\$888.65	0.14	\$185.25	0.21
NORTHERN INSURANCE COMPANY OF	28.96	\$2.64	0.09	\$0.50	0.19	5.12	\$2.85	0.56	\$6.25	2.20	5.12	\$0.91	0.18	\$0.00	NA	39.20	\$6.39	0.16	\$6.75	1.06
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.53	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.53	NA
PARTNERS MUTUAL INSURANCE	277.49	\$17.83	0.06	(\$4.19)	NA	66.23	\$16.06	0.24	\$12.26	0.76	37.30	\$8.16	0.22	\$0.87	0.11	381.02	\$42.06	0.11	\$8.94	0.21
PHARMACISTS MUTUAL INSURANCE	8.00	\$0.60	0.08	\$0.00	NA	2.50	\$1.64	0.66	\$15.80	9.64	1.00	\$0.23	0.23	\$0.00	NA	11.50	\$2.47	0.21	\$15.80	6.39
PIONEER STATE MUTUAL INSURANCE	4881.20	\$247.96	0.05	\$142.28	0.57	681.64	\$189.59	0.28	\$127.29	0.67	688.23	\$68.66	0.10	\$32.48	0.47	6251.07	\$506.22	0.08	\$302.05	0.60
PROGRESSIVE MICHIGAN INSURANCE	43908.00	\$3,020.00	0.07	\$1,038.52	0.34	4660.00	\$3,023.23	0.65	\$1,367.05	0.45	4891.00	\$761.54	0.16	\$326.92	0.43	53459.00	\$6,804.78	0.13	\$2,732.49	0.40

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PRUDENTIAL GENERAL INSURANCE	556.13	\$41.90	0.08	\$0.25	0.01	63.72	\$35.01	0.55	\$25.55	0.73	67.89	\$13.61	0.20	\$1.63	0.12	687.74	\$90.52	0.13	\$27.43	0.30
PRUDENTIAL PROPERTY AND CASUALTY	12291.72	\$570.60	0.05	\$49.69	0.09	1655.79	\$588.99	0.36	\$350.29	0.59	1659.45	\$246.42	0.15	\$144.71	0.59	15606.96	\$1,406.01	0.09	\$544.69	0.39
QBE INSURANCE CORPORATION	3231.90	\$490.13	0.15	\$38.19	0.08	39.90	\$49.96	1.25	\$13.75	0.28	41.57	\$17.85	0.43	\$4.37	0.24	3313.37	\$557.94	0.17	\$56.31	0.10
RESPONSE WORLDWIDE INSURANCE	2.00	\$0.16	0.08	\$0.00	NA	0.50	\$0.44	0.87	\$0.00	NA	0.50	\$0.31	0.61	\$0.00	NA	3.00	\$0.91	0.30	\$0.00	NA
SAFECO INSURANCE COMPANY OF	689.54	\$61.17	0.09	\$16.03	0.26	115.54	\$56.72	0.49	\$52.26	0.92	134.97	\$19.55	0.14	\$24.60	1.26	940.05	\$137.44	0.15	\$92.89	0.68
SAFECO INSURANCE COMPANY OF	1183.56	\$99.02	0.08	\$9.45	0.10	214.62	\$93.50	0.44	\$63.70	0.68	241.35	\$32.25	0.13	\$25.09	0.78	1639.53	\$224.77	0.14	\$98.24	0.44
SECURA INSURANCE, A MUTUAL	48.46	\$4.23	0.09	\$0.00	NA	3.49	\$1.33	0.38	\$9.21	6.93	3.49	\$0.58	0.17	\$1.26	2.17	55.44	\$6.14	0.11	\$10.47	1.71
SOUTHERN MICHIGAN INSURANCE	256.97	\$22.08	0.09	\$2.66	0.12	14.51	\$17.15	1.18	\$36.21	2.11	14.08	\$5.49	0.39	\$6.51	1.19	285.56	\$44.72	0.16	\$45.38	1.01
STANDARD FIRE INSURANCE COMPANY, THE	33.93	\$2.95	0.09	\$0.00	NA	6.65	\$1.56	0.23	\$0.00	NA	4.75	\$1.25	0.26	\$3.34	2.67	45.33	\$5.76	0.13	\$3.34	0.58
STATE AUTOMOBILE MUTUAL	360.47	\$24.68	0.07	\$0.00	NA	65.07	\$24.78	0.38	\$19.10	0.77	67.66	\$9.15	0.14	\$13.00	1.42	493.20	\$58.61	0.12	\$32.10	0.55
STATE FARM FIRE AND CASUALTY	260.19	\$27.22	0.10	\$1.57	0.06	27.57	\$23.66	0.86	\$9.61	0.41	30.80	\$5.14	0.17	\$8.11	1.58	318.56	\$56.02	0.18	\$19.29	0.34

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 53 Lansing Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STATE FARM MUTUAL AUTOMOBILE	116272.13	\$7,003.72	0.06	\$4,750.24	0.68	15063.77	\$6,500.57	0.43	\$4,414.01	0.68	16202.48	\$1,863.37	0.12	\$1,227.01	0.66	147538.38	\$15,367.66	0.10	\$10,391.26	0.68
TEACHERS INSURANCE COMPANY	123.30	\$6.62	0.05	\$1.08	0.16	18.24	\$5.27	0.29	\$7.44	1.41	18.24	\$2.13	0.12	\$1.80	0.84	159.78	\$14.03	0.09	\$10.31	0.74
TITAN INDEMNITY COMPANY	8.72	\$0.83	0.10	\$0.00	NA	1.18	\$1.00	0.85	\$0.00	NA	1.18	\$0.45	0.38	\$0.00	NA	11.08	\$2.28	0.21	\$0.00	NA
TITAN INSURANCE COMPANY	22066.82	\$2,783.53	0.13	\$774.46	0.28	902.83	\$892.28	0.99	\$553.13	0.62	935.18	\$375.07	0.40	\$99.57	0.27	23904.83	\$4,050.87	0.17	\$1,427.16	0.35
TOKIO MARINE AND FIRE INSURANCE	5.00	\$0.54	0.11	\$0.00	NA	2.00	\$1.64	0.82	\$0.00	NA	2.00	\$0.37	0.19	\$0.00	NA	9.00	\$2.56	0.28	\$0.00	NA
TRANSPORT INSURANCE COMPANY	0.00	(\$0.08)	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.75	NA	0.00	\$0.00	NA	\$0.55	NA	0.00	(\$0.08)	NA	\$1.31	NA
TRAVELERS INDEMNITY COMPANY OF	176.34	\$10.04	0.06	\$0.00	NA	33.23	\$9.54	0.29	\$18.29	1.92	22.38	\$3.62	0.16	\$0.00	NA	231.95	\$23.19	0.10	\$18.29	0.79
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$4.20	NA	0.00	\$0.00	NA	\$2.50	NA	0.00	\$0.00	NA	\$6.70	NA
TRUMBULL INSURANCE COMPANY	34.96	\$1.86	0.05	\$0.00	NA	2.50	\$1.35	0.54	\$0.00	NA	4.58	\$0.88	0.19	\$0.00	NA	42.04	\$4.09	0.10	\$0.00	NA
UNITED SERVICES AUTOMOBILE	12717.04	\$762.30	0.06	\$198.08	0.26	2574.02	\$1,022.00	0.40	\$587.17	0.57	2693.51	\$256.02	0.10	\$113.60	0.44	17984.57	\$2,040.33	0.11	\$898.85	0.44
UNITRIN DIRECT INSURANCE COMPANY	4173.15	\$213.11	0.05	\$64.46	0.30	479.70	\$195.10	0.41	\$78.32	0.40	485.40	\$83.97	0.17	\$4.44	0.05	5138.25	\$492.17	0.10	\$147.22	0.30

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 53 Lansing Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
UNITRIN DIRECT PROPERTY & CASUALTY	39.00	\$4.44	0.11	\$0.00	NA	5.00	\$2.64	0.53	\$0.00	NA	9.00	\$0.67	0.07	\$0.00	NA	53.00	\$7.75	0.15	\$0.00	NA
USAA CASUALTY INSURANCE	9862.60	\$622.65	0.06	\$287.47	0.46	1932.28	\$820.78	0.42	\$408.96	0.50	2015.71	\$212.11	0.11	\$90.30	0.43	13810.59	\$1,655.53	0.12	\$786.73	0.48
WARNER INSURANCE COMPANY	18.68	\$0.18	0.01	\$0.00	NA	5.44	\$0.47	0.09	\$0.00	NA	5.45	\$0.07	0.01	\$0.00	NA	29.57	\$0.72	0.02	\$0.00	NA
WEST AMERICAN INSURANCE	49.55	\$4.74	0.10	\$0.00	NA	8.77	\$5.12	0.58	\$0.00	NA	10.05	\$3.24	0.32	\$0.00	NA	68.37	\$13.10	0.19	\$0.00	NA
WESTFIELD INSURANCE COMPANY	1781.76	\$91.07	0.05	\$4.49	0.05	192.57	\$83.48	0.43	\$53.62	0.64	207.92	\$32.72	0.16	\$10.41	0.32	2182.25	\$207.27	0.09	\$68.52	0.33
WOLVERINE MUTUAL INSURANCE	3147.28	\$168.31	0.05	\$53.77	0.32	396.46	\$145.30	0.37	\$180.16	1.24	420.89	\$53.81	0.13	\$25.02	0.47	3964.63	\$367.42	0.09	\$258.96	0.70
Mean:	10243.11	\$617.13	0.0826	\$301.11	0.6225	1228.20	\$534.33	0.5353	\$349.66	1.0393	1353.01	\$192.62	0.1878	\$102.23	0.9007	12395.44	\$1,315.07	0.1409	\$738.61	0.7501
StDev:	29385.56	\$1,597.78	0.0512	\$833.94	1.2962	3536.97	\$1,512.49	0.2847	\$953.15	1.4566	3858.73	\$567.42	0.1162	\$285.86	1.8010	36163.04	\$3,619.90	0.0797	\$2,030.11	1.0094
Min:	0.00	(\$1.28)	0.0097	(\$4.19)	0.0048	0.00	(\$0.56)	0.0866	(\$0.60)	0.0183	0.00	(\$0.34)	0.0125	(\$4.19)	0.0377	0.00	(\$2.07)	0.0243	\$0.00	0.0115
Max:	207611.34	\$9,679.95	0.4296	\$4,798.65	7.6336	24924.60	\$9,353.56	1.5407	\$5,848.77	9.6400	26415.88	\$3,686.64	0.6395	\$1,715.53	15.393	258951.82	\$22,651.79	0.5425	\$11,445.65	6.3916

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 54 Lansing Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	4947.92	\$215.60	0.04	\$51.70	0.24	874.16	\$332.37	0.38	\$263.99	0.79	939.43	\$111.91	0.12	\$47.63	0.43	6761.51	\$659.88	0.10	\$363.33	0.55
ALLIED PROPERTY AND CASUALTY	1776.85	\$111.60	0.06	\$28.82	0.26	329.63	\$116.83	0.35	\$53.53	0.46	350.45	\$45.81	0.13	\$30.75	0.67	2456.93	\$274.23	0.11	\$113.11	0.41
ALLSTATE INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.06)	NA	\$0.00	NA	0.00	(\$0.06)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	37897.86	\$1,848.12	0.05	\$1,598.60	0.86	4947.19	\$2,103.06	0.43	\$1,441.38	0.69	5406.89	\$1,086.30	0.20	\$422.47	0.39	48251.94	\$5,037.48	0.10	\$3,462.45	0.69
AMERICAN FELLOWSHIP MUTUAL	2.50	(\$0.11)	NA	\$0.00	NA	0.50	(\$0.10)	NA	\$0.51	NA	0.50	(\$0.02)	NA	\$2.65	NA	3.50	(\$0.23)	NA	\$3.15	NA
AMERICAN INSURANCE COMPANY, THE	47.76	\$3.00	0.06	\$0.00	NA	13.34	\$4.12	0.31	\$0.00	NA	12.69	\$1.80	0.14	\$0.00	NA	73.79	\$8.91	0.12	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	4009.80	\$197.01	0.05	\$13.19	0.07	706.21	\$232.42	0.33	\$205.48	0.88	752.39	\$103.03	0.14	\$34.87	0.34	5468.40	\$532.46	0.10	\$253.55	0.48
AMEX ASSURANCE COMPANY	171.65	\$16.82	0.10	\$147.08	8.75	56.73	\$20.37	0.36	\$19.51	0.96	56.22	\$6.00	0.11	\$5.80	0.97	284.60	\$43.18	0.15	\$172.39	3.99
AMICA MUTUAL INSURANCE COMPANY	746.41	\$55.45	0.07	\$7.45	0.13	134.58	\$64.55	0.48	\$41.13	0.64	144.91	\$16.06	0.11	\$19.38	1.21	1025.90	\$136.06	0.13	\$67.95	0.50
ARGONAUT INSURANCE COMPANY	35.80	\$5.44	0.15	\$1.13	0.21	5.25	\$8.31	1.58	\$10.03	1.21	5.23	\$3.12	0.60	\$1.83	0.59	46.28	\$16.87	0.36	\$12.99	0.77
AUTO CLUB GROUP INSURANCE	108943.39	\$7,938.19	0.07	\$1,549.06	0.20	19666.38	\$7,570.57	0.38	\$4,883.40	0.65	20594.13	\$2,496.65	0.12	\$1,597.17	0.64	149203.90	\$18,005.41	0.12	\$8,029.63	0.45

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TERRITORY 54 Lansing Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	51057.46	\$3,835.10	0.08	\$1,623.45	0.42	8985.45	\$3,386.74	0.38	\$2,028.97	0.60	9598.80	\$1,105.00	0.12	\$648.24	0.59	69641.71	\$8,326.84	0.12	\$4,300.66	0.52
AUTO-OWNERS INSURANCE COMPANY	68984.39	\$2,705.90	0.04	\$1,769.35	0.65	7791.34	\$2,943.09	0.38	\$3,110.23	1.06	8583.21	\$1,070.68	0.12	\$674.92	0.63	85358.94	\$6,719.67	0.08	\$5,554.51	0.83
CINCINNATI INSURANCE COMPANY, THE	169.80	\$8.55	0.05	\$0.00	NA	22.51	\$8.34	0.37	\$0.00	NA	23.51	\$3.37	0.14	\$1.43	0.42	215.82	\$20.27	0.09	\$1.43	0.07
CITIZENS INSURANCE COMPANY OF	65604.21	\$2,861.61	0.04	\$1,369.03	0.48	8400.59	\$2,907.50	0.35	\$1,873.38	0.64	8848.46	\$1,143.70	0.13	\$563.61	0.49	82853.26	\$6,912.81	0.08	\$3,806.02	0.55
CONTINENTAL INSURANCE COMPANY, THE	4.16	\$0.33	0.08	\$0.00	NA	0.25	(\$0.12)	NA	\$1.27	NA	0.00	(\$0.05)	NA	\$1.90	NA	4.41	\$0.16	0.04	\$3.17	20.06
DAIRYLAND INSURANCE COMPANY	252.47	\$30.52	0.12	\$0.00	NA	8.97	\$10.33	1.15	\$5.92	0.57	9.32	\$4.92	0.53	\$10.36	2.11	270.76	\$45.77	0.17	\$16.28	0.36
EMCASCO INSURANCE COMPANY	417.25	\$26.24	0.06	\$247.99	9.45	59.35	\$27.44	0.46	\$36.46	1.33	63.18	\$9.05	0.14	\$4.62	0.51	539.78	\$62.73	0.12	\$289.07	4.61
EMPLOYERS MUTUAL CASUALTY	149.54	\$9.19	0.06	\$0.59	0.06	18.50	\$9.13	0.49	\$2.99	0.33	19.75	\$3.15	0.16	\$0.98	0.31	187.79	\$21.47	0.11	\$4.56	0.21
ESURANCE INSURANCE COMPANY	0.96	\$0.86	0.90	\$0.00	NA	0.49	\$0.71	1.46	\$0.00	NA	0.24	\$0.16	0.65	\$0.00	NA	1.69	\$1.73	1.02	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	5253.70	\$171.40	0.03	\$380.64	2.22	556.60	\$186.92	0.34	\$124.26	0.66	591.40	\$56.10	0.09	\$42.90	0.76	6401.70	\$414.42	0.06	\$547.80	1.32
FARM BUREAU MUTUAL INSURANCE	798.30	\$23.42	0.03	\$101.86	4.35	82.20	\$19.86	0.24	\$8.58	0.43	98.60	\$7.12	0.07	\$5.81	0.82	979.10	\$50.40	0.05	\$116.24	2.31

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	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
FEDERAL INSURANCE COMPANY	15.00	\$1.80	0.12	\$0.00	NA	5.00	\$2.22	0.44	\$0.74	0.33	5.00	\$0.69	0.14	\$0.00	NA	25.00	\$4.71	0.19	\$0.74	0.16
FOUNDERS INSURANCE COMPANY	20.64	\$2.77	0.13	\$0.00	NA	0.16	\$0.23	1.43	(\$2.15)	NA	0.16	\$0.08	0.51	\$0.00	NA	20.96	\$3.08	0.15	(\$2.15)	NA
FOUNDERS INSURANCE COMPANY OF	42.33	\$4.56	0.11	\$0.00	NA	1.00	\$0.75	0.75	\$0.00	NA	1.00	\$0.28	0.28	\$0.00	NA	44.33	\$5.58	0.13	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	1212.00	\$61.36	0.05	\$6.39	0.10	162.00	\$58.30	0.36	\$41.76	0.72	163.00	\$23.36	0.14	\$14.91	0.64	1537.00	\$143.02	0.09	\$63.06	0.44
FREMONT MUTUAL INSURANCE	137.32	\$3.82	0.03	\$0.00	NA	13.18	\$4.58	0.35	\$0.00	NA	13.18	\$1.75	0.13	\$0.35	0.20	163.68	\$10.15	0.06	\$0.35	0.03
GEICO INDEMNITY COMPANY	331.67	\$43.97	0.13	\$10.64	0.24	52.10	\$29.93	0.57	\$20.77	0.69	53.30	\$14.83	0.28	\$0.08	0.01	437.07	\$88.73	0.20	\$31.48	0.35
GLENS FALLS INSURANCE COMPANY, THE	398.83	\$27.89	0.07	\$0.00	NA	70.83	\$31.27	0.44	\$0.00	NA	81.01	\$14.16	0.17	\$5.17	0.36	550.67	\$73.32	0.13	\$5.17	0.07
GMAC INSURANCE COMPANY	3.00	\$0.18	0.06	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3.00	\$0.18	0.06	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.50	NA	0.00	\$0.00	NA	(\$0.32)	NA	0.00	\$0.00	NA	\$1.17	NA
GRANGE INSURANCE COMPANY OF	7.50	\$0.53	0.07	\$0.00	NA	1.50	\$0.46	0.31	\$0.00	NA	1.50	\$0.15	0.10	\$0.00	NA	10.50	\$1.14	0.11	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	81.13	\$5.66	0.07	\$0.00	NA	12.56	\$6.77	0.54	\$11.94	1.76	13.22	\$2.23	0.17	\$0.00	NA	106.91	\$14.66	0.14	\$11.94	0.81

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GUARANTY NATIONAL INSURANCE	12.78	\$1.12	0.09	\$0.00	NA	1.16	\$1.33	1.14	\$0.00	NA	1.15	\$0.68	0.59	\$8.80	12.90	15.09	\$3.13	0.21	\$8.80	2.81
HARLEYSVILLE LAKE STATES INSURANCE	8393.36	\$663.50	0.08	\$93.97	0.14	1120.02	\$507.27	0.45	\$207.05	0.41	1179.19	\$179.92	0.15	\$58.17	0.32	10692.57	\$1,350.68	0.13	\$359.19	0.27
HARTFORD INSURANCE COMPANY OF	136.82	\$8.99	0.07	\$0.00	NA	28.23	\$8.67	0.31	\$3.81	0.44	27.74	\$2.92	0.11	\$0.83	0.28	192.79	\$20.58	0.11	\$4.64	0.23
HASTINGS MUTUAL INSURANCE	3866.88	\$234.68	0.06	\$90.00	0.38	448.50	\$160.26	0.36	\$126.25	0.79	490.50	\$58.71	0.12	\$38.26	0.65	4805.88	\$453.65	0.09	\$254.51	0.56
HOME-OWNERS INSURANCE COMPANY	37567.28	\$1,374.18	0.04	\$1,227.75	0.89	4119.84	\$1,449.80	0.35	\$1,639.23	1.13	4466.29	\$489.67	0.11	\$375.38	0.77	46153.41	\$3,313.65	0.07	\$3,242.36	0.98
HORACE MANN INSURANCE COMPANY	296.49	\$19.44	0.07	\$3.50	0.18	48.16	\$18.87	0.39	\$27.88	1.48	54.99	\$10.33	0.19	\$1.69	0.16	399.64	\$48.65	0.12	\$33.07	0.68
INTEGON NATIONAL INSURANCE	327.79	\$29.52	0.09	\$8.13	0.28	41.38	\$33.55	0.81	\$18.85	0.56	42.56	\$11.45	0.27	\$0.37	0.03	411.73	\$74.52	0.18	\$27.34	0.37
LIBERTY MUTUAL FIRE INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$5.28	NA	0.00	\$0.00	NA	(\$0.17)	NA	0.00	\$0.00	NA	\$5.11	NA
LUMBERMENS MUTUAL CASUALTY	23.20	\$0.89	0.04	\$0.00	NA	3.96	\$1.67	0.42	\$0.00	NA	3.87	\$0.41	0.11	\$9.23	22.30	31.03	\$2.97	0.10	\$9.23	3.11
MEEMIC INSURANCE COMPANY	14847.46	\$893.29	0.06	\$423.07	0.47	4621.94	\$1,660.36	0.36	\$1,316.96	0.79	4825.39	\$700.94	0.15	\$409.75	0.58	24294.79	\$3,254.59	0.13	\$2,149.79	0.66
MEMBERSELECT INSURANCE COMPANY	2744.21	\$375.79	0.14	\$183.33	0.49	331.31	\$250.52	0.76	\$94.25	0.38	345.31	\$115.87	0.34	\$35.14	0.30	3420.83	\$742.17	0.22	\$312.72	0.42

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MERASTAR INSURANCE COMPANY	2.00	\$0.22	0.11	\$0.00	NA	0.50	\$0.35	0.69	\$0.00	NA	0.50	\$0.08	0.15	\$0.00	NA	3.00	\$0.65	0.22	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	210.83	\$10.90	0.05	\$0.18	0.02	23.15	\$8.63	0.37	\$8.08	0.94	24.14	\$3.02	0.13	\$1.25	0.41	258.12	\$22.55	0.09	\$9.51	0.42
METROPOLITAN GENERAL INSURANCE	7.66	\$0.39	0.05	\$0.00	NA	1.33	\$0.64	0.48	\$0.00	NA	1.33	\$0.23	0.17	\$0.00	NA	10.32	\$1.26	0.12	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	341.54	\$21.67	0.06	\$3.70	0.17	47.97	\$19.30	0.40	\$2.86	0.15	49.64	\$7.46	0.15	\$3.50	0.47	439.15	\$48.43	0.11	\$10.05	0.21
METROPOLITAN PROPERTY AND CASUALTY	86.66	\$4.35	0.05	\$0.00	NA	12.41	\$4.07	0.33	\$1.35	0.33	12.91	\$1.29	0.10	\$1.83	1.41	111.98	\$9.72	0.09	\$3.18	0.33
MIC GENERAL INSURANCE CORPORATION	4517.33	\$328.42	0.07	\$83.17	0.25	840.96	\$322.39	0.38	\$226.87	0.70	887.36	\$92.99	0.10	\$92.18	0.99	6245.65	\$743.81	0.12	\$402.23	0.54
MICHIGAN AUTOMOBILE INSURANCE	167.82	\$26.70	0.16	\$7.01	0.26	8.90	\$12.42	1.40	\$0.00	NA	9.98	\$4.05	0.41	\$0.12	0.03	186.70	\$43.17	0.23	\$7.13	0.17
MICHIGAN INSURANCE COMPANY	9664.00	\$141.76	0.01	\$24.86	0.18	1041.00	\$131.62	0.13	\$44.95	0.34	996.00	\$48.13	0.05	\$35.15	0.73	11701.00	\$321.50	0.03	\$104.96	0.33
MICHIGAN MILLERS MUTUAL	3133.87	\$141.30	0.05	\$46.37	0.33	427.33	\$121.86	0.29	\$84.11	0.69	481.05	\$60.09	0.12	\$26.11	0.43	4042.25	\$323.26	0.08	\$156.59	0.48
MUTUAL SERVICE CASUALTY	475.99	\$27.13	0.06	\$0.00	NA	64.08	\$26.38	0.41	\$12.27	0.47	68.73	\$7.02	0.10	\$11.25	1.60	608.80	\$60.52	0.10	\$23.53	0.39
NATIONAL BEN- FRANKLIN INSURANCE	25.50	\$1.54	0.06	\$0.50	0.32	5.00	\$3.03	0.61	\$0.69	0.23	5.00	\$1.22	0.24	\$0.00	NA	35.50	\$5.78	0.16	\$1.19	0.21

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 54 Lansing Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
NATIONAL GENERAL INSURANCE	165.47	\$16.32	0.10	\$8.00	0.49	30.97	\$9.28	0.30	\$6.62	0.71	31.04	\$2.13	0.07	\$0.00	NA	227.48	\$27.73	0.12	\$14.62	0.53
NATIONWIDE INSURANCE COMPANY OF	358.29	\$18.36	0.05	\$0.00	NA	78.09	\$24.61	0.32	\$26.28	1.07	83.49	\$8.64	0.10	\$4.96	0.57	519.87	\$51.61	0.10	\$31.24	0.61
NATIONWIDE MUTUAL FIRE INSURANCE	2521.43	\$159.97	0.06	\$103.67	0.65	461.55	\$185.80	0.40	\$101.07	0.54	481.40	\$74.39	0.15	\$31.63	0.43	3464.38	\$420.16	0.12	\$236.37	0.56
NATIONWIDE PROPERTY AND CASUALTY	8.00	\$1.85	0.23	\$0.00	NA	1.00	\$0.65	0.65	\$0.00	NA	1.00	\$0.28	0.28	\$0.00	NA	10.00	\$2.79	0.28	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	264.00	\$31.94	0.12	\$0.50	0.02	11.00	\$11.57	1.05	\$3.81	0.33	12.00	\$4.92	0.41	\$0.00	NA	287.00	\$48.43	0.17	\$4.31	0.09
NORTHERN INSURANCE COMPANY OF	0.50	(\$0.01)	NA	\$0.00	NA	0.34	\$0.35	1.01	\$0.00	NA	0.34	\$0.14	0.42	\$0.29	1.99	1.18	\$0.47	0.40	\$0.29	0.60
PARTNERS MUTUAL INSURANCE	93.78	\$6.34	0.07	\$4.15	0.65	23.72	\$5.14	0.22	\$0.00	NA	12.85	\$2.55	0.20	\$0.47	0.19	130.35	\$14.03	0.11	\$4.62	0.33
PIONEER STATE MUTUAL INSURANCE	3991.21	\$182.67	0.05	\$11.59	0.06	570.45	\$138.74	0.24	\$70.62	0.51	576.02	\$51.78	0.09	\$31.44	0.61	5137.68	\$373.19	0.07	\$113.65	0.30
PROGRESSIVE MICHIGAN INSURANCE	4234.00	\$242.83	0.06	\$48.44	0.20	473.00	\$317.48	0.67	\$160.22	0.50	495.00	\$76.78	0.16	\$22.07	0.29	5202.00	\$637.09	0.12	\$230.73	0.36
SECURA INSURANCE, A MUTUAL	810.19	\$54.06	0.07	\$3.78	0.07	92.30	\$30.59	0.33	\$16.07	0.53	99.63	\$14.46	0.15	\$4.61	0.32	1002.12	\$99.11	0.10	\$24.45	0.25
SOUTHERN MICHIGAN INSURANCE	2150.24	\$165.53	0.08	\$26.69	0.16	132.12	\$122.48	0.93	\$64.03	0.52	132.23	\$47.21	0.36	\$18.10	0.38	2414.59	\$335.21	0.14	\$108.82	0.32

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 54 Lansing Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
STANDARD FIRE INSURANCE COMPANY, THE	52.22	\$2.80	0.05	\$0.00	NA	17.13	\$4.51	0.26	\$4.40	0.97	9.26	\$1.62	0.18	\$0.25	0.16	78.61	\$8.93	0.11	\$4.65	0.52
STATE AUTOMOBILE MUTUAL	219.77	\$17.33	0.08	\$0.00	NA	48.58	\$17.65	0.36	\$24.19	1.37	52.34	\$6.31	0.12	\$10.75	1.70	320.69	\$41.29	0.13	\$34.94	0.85
TEACHERS INSURANCE COMPANY	112.46	\$5.49	0.05	\$0.50	0.09	17.66	\$5.87	0.33	\$23.75	4.04	18.16	\$2.77	0.15	\$0.25	0.09	148.28	\$14.13	0.10	\$24.49	1.73
TITAN INDEMNITY COMPANY	1.38	\$0.16	0.12	\$0.00	NA	0.30	\$0.22	0.74	\$0.00	NA	0.30	\$0.08	0.26	\$0.00	NA	1.98	\$0.46	0.23	\$0.00	NA
TITAN INSURANCE COMPANY	2974.98	\$369.94	0.12	\$332.66	0.90	149.14	\$157.99	1.06	\$130.06	0.82	155.41	\$69.18	0.45	\$10.62	0.15	3279.53	\$597.12	0.18	\$473.34	0.79
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.24	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.24	NA
TRAVELERS INDEMNITY COMPANY OF	170.21	\$8.24	0.05	\$1.63	0.20	39.67	\$9.90	0.25	\$1.95	0.20	25.62	\$3.19	0.12	\$0.00	NA	235.50	\$21.33	0.09	\$3.57	0.17
TRUMBULL INSURANCE COMPANY	33.00	\$2.56	0.08	\$0.00	NA	2.00	\$1.71	0.85	\$0.00	NA	2.00	\$0.30	0.15	\$0.00	NA	37.00	\$4.56	0.12	\$0.00	NA
UNITED SERVICES AUTOMOBILE	4939.50	\$291.47	0.06	\$80.81	0.28	1015.92	\$409.25	0.40	\$233.75	0.57	1066.88	\$105.27	0.10	\$36.35	0.35	7022.30	\$805.99	0.11	\$350.91	0.44
UNITRIN DIRECT INSURANCE COMPANY	130.78	\$6.73	0.05	\$0.00	NA	13.66	\$5.08	0.37	\$0.00	NA	13.66	\$2.00	0.15	\$2.96	1.48	158.10	\$13.81	0.09	\$2.96	0.21
USAA CASUALTY INSURANCE	3455.46	\$213.44	0.06	\$308.13	1.44	693.15	\$308.70	0.45	\$207.45	0.67	728.19	\$85.78	0.12	\$57.40	0.67	4876.80	\$607.92	0.12	\$572.98	0.94

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 54 Lansing Middle

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WEST AMERICAN INSURANCE	34.00	\$1.91	0.06	\$0.00	NA	8.00	\$2.13	0.27	\$0.00	NA	8.00	\$1.01	0.13	\$0.00	NA	50.00	\$5.05	0.10	\$0.00	NA
WESTFIELD INSURANCE COMPANY	395.15	\$18.78	0.05	\$0.00	NA	44.17	\$18.42	0.42	\$3.52	0.19	47.83	\$6.46	0.14	\$4.85	0.75	487.15	\$43.66	0.09	\$8.37	0.19
WOLVERINE MUTUAL INSURANCE	71.00	\$4.17	0.06	\$0.00	NA	7.50	\$2.68	0.36	\$0.62	0.23	9.50	\$0.92	0.10	\$0.00	NA	88.00	\$7.77	0.09	\$0.62	0.08
Mean:	6152.08	\$346.65	0.0840	\$158.33	0.87	899.32	\$341.29	0.5273	\$244.68	0.7360	954.70	\$124.31	0.1936	\$70.30	1.2288	7652.15	\$783.28	0.1402	\$457.52	1.0089
StDev:	17930.54	\$1,104.83	0.102	\$414.82	1.9553	2805.70	\$1,064.57	0.3210	\$750.80	0.5765	2967.16	\$373.62	0.1347	\$224.41	3.3671	23127.15	\$2,492.92	0.1209	\$1,334.25	2.5913
Min:	0.50	(\$0.11)	0.0147	\$0.00	0.0157	0.00	(\$0.12)	0.1264	(\$2.15)	0.1480	0.00	(\$0.06)	0.0483	\$0.00	0.0053	0.00	(\$0.23)	0.0275	(\$2.15)	0.0347
Max:	108943.39	\$7,938.19	0.8958	\$1,769.35	9.4523	19666.38	\$7,570.57	1.5825	\$4,883.40	4.0434	20594.13	\$2,496.65	0.6458	\$1,597.17	22.3	149203.90	\$18,005.41	1.0231	\$8,029.63	20.063

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	2456.58	\$91.92	0.04	\$100.52	1.09	461.10	\$164.23	0.36	\$96.63	0.59	485.79	\$52.31	0.11	\$27.98	0.53	3403.47	\$308.45	0.09	\$225.12	0.73
ALLIED PROPERTY AND CASUALTY	1774.06	\$114.30	0.06	\$22.55	0.20	316.80	\$106.37	0.34	\$40.49	0.38	348.23	\$40.36	0.12	\$25.28	0.63	2439.09	\$261.04	0.11	\$88.32	0.34
ALLSTATE INDEMNITY COMPANY	0.00	(\$1.20)	NA	\$0.00	NA	0.00	(\$0.50)	NA	\$0.00	NA	0.00	(\$0.18)	NA	\$0.00	NA	0.00	(\$1.88)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	68688.88	\$3,518.56	0.05	\$3,475.00	0.99	8543.77	\$3,945.78	0.46	\$2,112.22	0.54	9580.13	\$1,773.44	0.19	\$978.26	0.55	86812.78	\$9,237.78	0.11	\$6,565.48	0.71
AMERICAN FELLOWSHIP MUTUAL	4.10	\$0.30	0.07	\$0.00	NA	0.82	\$0.26	0.31	\$0.00	NA	0.82	\$0.08	0.10	\$0.00	NA	5.74	\$0.64	0.11	\$0.00	NA
AMERICAN INSURANCE COMPANY, THE	4.74	(\$0.16)	NA	\$0.00	NA	2.59	(\$0.19)	NA	\$0.00	NA	1.93	\$0.11	0.06	\$0.00	NA	9.26	(\$0.24)	NA	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	1543.59	\$71.97	0.05	\$14.17	0.20	273.04	\$98.85	0.36	\$68.92	0.70	285.05	\$36.30	0.13	\$11.15	0.31	2101.68	\$207.12	0.10	\$94.23	0.45
AMEX ASSURANCE COMPANY	24.48	\$2.25	0.09	\$0.00	NA	8.16	\$2.53	0.31	\$5.88	2.32	8.16	\$0.83	0.10	\$0.00	NA	40.80	\$5.61	0.14	\$5.88	1.05
AMICA MUTUAL INSURANCE COMPANY	1125.36	\$84.07	0.07	\$1.84	0.02	204.88	\$98.57	0.48	\$45.32	0.46	214.95	\$24.97	0.12	\$4.29	0.17	1545.19	\$207.61	0.13	\$51.44	0.25
AUTO-OWNERS INSURANCE COMPANY	104905.08	\$4,089.04	0.04	\$3,131.67	0.77	11554.34	\$4,301.14	0.37	\$4,014.71	0.93	12947.56	\$1,576.46	0.12	\$929.98	0.59	129406.98	\$9,966.64	0.08	\$8,076.37	0.81
BRISTOL WEST INSURANCE COMPANY	3579.95	\$210.69	0.06	\$498.81	2.37	282.44	\$208.07	0.74	\$164.18	0.79	301.40	\$70.49	0.23	\$51.49	0.73	4163.79	\$489.25	0.12	\$714.48	1.46

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
CINCINNATI INSURANCE COMPANY, THE	321.35	\$14.97	0.05	\$0.00	NA	40.05	\$13.94	0.35	\$11.62	0.83	45.05	\$6.41	0.14	\$7.35	1.15	406.45	\$35.32	0.09	\$18.97	0.54
CITIZENS INSURANCE COMPANY OF	37123.70	\$1,612.93	0.04	\$575.22	0.36	4577.76	\$1,478.71	0.32	\$792.38	0.54	4895.06	\$616.38	0.13	\$405.62	0.66	46596.52	\$3,708.01	0.08	\$1,773.22	0.48
CONTINENTAL INSURANCE COMPANY, THE	0.34	(\$0.03)	NA	\$0.23	NA	0.00	\$0.11	NA	\$0.79	6.97	0.00	\$0.02	NA	\$1.24	59.00	0.34	\$0.10	0.30	\$2.26	22.17
DAIRYLAND INSURANCE COMPANY	129.98	\$15.93	0.12	\$0.00	NA	3.91	\$3.64	0.93	\$0.24	0.07	3.65	\$1.86	0.51	\$4.51	2.43	137.54	\$21.42	0.16	\$4.75	0.22
EMCASCO INSURANCE COMPANY	316.83	\$18.36	0.06	\$0.50	0.03	27.92	\$13.14	0.47	\$6.50	0.49	32.92	\$4.76	0.14	\$2.30	0.48	377.67	\$36.26	0.10	\$9.30	0.26
EMPLOYERS MUTUAL CASUALTY	180.16	\$12.15	0.07	\$0.00	NA	17.00	\$11.59	0.68	\$16.07	1.39	17.00	\$3.65	0.21	\$0.00	NA	214.16	\$27.39	0.13	\$16.07	0.59
FARM BUREAU GENERAL INSURANCE	41593.50	\$1,232.28	0.03	\$252.99	0.21	4546.80	\$1,207.90	0.27	\$851.26	0.70	4826.40	\$529.22	0.11	\$367.07	0.69	50966.70	\$2,969.41	0.06	\$1,471.32	0.50
FARM BUREAU MUTUAL INSURANCE	13957.00	\$319.99	0.02	\$98.64	0.31	1564.60	\$279.47	0.18	\$237.14	0.85	1709.30	\$143.90	0.08	\$126.68	0.88	17230.90	\$743.36	0.04	\$462.46	0.62
FEDERAL INSURANCE COMPANY	9.71	\$1.36	0.14	\$0.00	NA	1.57	\$1.10	0.70	\$0.00	NA	2.57	\$0.51	0.20	\$0.00	NA	13.85	\$2.97	0.21	\$0.00	NA
FOUNDERS INSURANCE COMPANY	33.64	\$4.97	0.15	\$0.00	NA	NA	NA	NA	NA	NA	0.25	\$0.06	0.22	\$0.00	NA	33.89	\$5.03	0.15	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	1.07	\$0.20	0.19	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.07	\$0.20	0.19	\$0.00	NA

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FRANKENMUTH MUTUAL INSURANCE	4099.00	\$177.08	0.04	\$32.61	0.18	538.00	\$159.04	0.30	\$141.26	0.89	501.00	\$65.18	0.13	\$32.62	0.50	5138.00	\$401.30	0.08	\$206.49	0.51
FREMONT MUTUAL INSURANCE	323.26	\$5.94	0.02	\$0.00	NA	24.08	\$5.44	0.23	\$2.78	0.51	24.08	\$2.48	0.10	\$4.88	1.97	371.42	\$13.85	0.04	\$7.67	0.55
GEICO INDEMNITY COMPANY	196.02	\$24.61	0.13	\$0.00	NA	24.49	\$14.60	0.60	\$1.70	0.12	26.90	\$7.39	0.27	\$1.74	0.23	247.41	\$46.60	0.19	\$3.44	0.07
GLENS FALLS INSURANCE COMPANY, THE	253.01	\$15.65	0.06	\$0.50	0.03	46.58	\$16.79	0.36	\$6.13	0.37	47.66	\$6.91	0.14	\$0.21	0.03	347.25	\$39.34	0.11	\$6.84	0.17
GMAC INSURANCE COMPANY	12.00	\$0.83	0.07	\$0.00	NA	2.00	\$1.14	0.57	\$0.00	NA	2.00	\$0.28	0.14	\$0.00	NA	16.00	\$2.26	0.14	\$0.00	NA
GRANGE INSURANCE COMPANY OF	29.05	\$1.81	0.06	\$0.00	NA	2.91	\$1.00	0.34	\$0.00	NA	3.41	\$0.32	0.09	\$0.00	NA	35.37	\$3.12	0.09	\$0.00	NA
GREAT AMERICAN INSURANCE	8.00	\$1.19	0.15	\$0.00	NA	2.00	\$1.05	0.53	\$0.00	NA	2.00	\$0.44	0.22	\$0.00	NA	12.00	\$2.67	0.22	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	94.56	\$6.31	0.07	\$0.00	NA	15.12	\$6.69	0.44	\$8.43	1.26	15.15	\$2.30	0.15	\$0.00	NA	124.83	\$15.31	0.12	\$8.43	0.55
GREAT NORTHERN INSURANCE	3.00	\$0.45	0.15	\$0.00	NA	2.00	\$0.59	0.29	\$0.00	NA	1.00	\$0.42	0.42	\$0.00	NA	6.00	\$1.46	0.24	\$0.00	NA
HARLEYSVILLE LAKE STATES INSURANCE	2374.54	\$169.17	0.07	\$13.00	0.08	310.77	\$131.85	0.42	\$22.47	0.17	327.55	\$38.62	0.12	\$24.07	0.62	3012.86	\$339.63	0.11	\$59.54	0.18
HASTINGS MUTUAL INSURANCE	7459.43	\$430.97	0.06	\$655.85	1.52	901.50	\$272.70	0.30	\$198.28	0.73	991.00	\$107.11	0.11	\$123.20	1.15	9351.93	\$810.78	0.09	\$977.33	1.21

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TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HOME-OWNERS INSURANCE COMPANY	51021.53	\$1,855.26	0.04	\$1,488.96	0.80	5590.19	\$1,959.87	0.35	\$1,923.93	0.98	6057.39	\$663.45	0.11	\$466.39	0.70	62669.11	\$4,478.58	0.07	\$3,879.28	0.87
HORACE MANN INSURANCE COMPANY	447.88	\$27.48	0.06	\$2.18	0.08	68.07	\$20.45	0.30	\$11.69	0.57	72.57	\$12.62	0.17	\$4.91	0.39	588.52	\$60.54	0.10	\$18.78	0.31
INTEGON NATIONAL INSURANCE	381.52	\$33.69	0.09	\$4.49	0.13	41.82	\$30.03	0.72	\$35.43	1.18	42.23	\$9.73	0.23	\$7.96	0.82	465.57	\$73.45	0.16	\$47.88	0.65
LUMBERMENS MUTUAL CASUALTY	44.45	\$1.74	0.04	\$0.32	0.19	7.60	\$2.12	0.28	\$0.00	NA	7.60	\$0.88	0.12	\$3.21	3.64	59.65	\$4.74	0.08	\$3.53	0.75
MEEMIC INSURANCE COMPANY	17927.69	\$1,029.38	0.06	\$303.14	0.29	3094.87	\$1,025.50	0.33	\$601.26	0.59	3215.88	\$432.35	0.13	\$214.73	0.50	24238.44	\$2,487.23	0.10	\$1,119.12	0.45
MEMBERSELECT INSURANCE COMPANY	0.00	\$4.87	NA	\$0.00	NA	0.00	\$3.14	NA	\$9.93	3.16	1.50	\$1.46	0.97	\$3.04	2.09	1.50	\$9.47	6.32	\$12.98	1.37
MERASTAR INSURANCE COMPANY	0.32	\$0.06	0.18	\$0.00	NA	0.08	\$0.06	0.70	\$0.00	NA	0.08	\$0.01	0.11	\$0.00	NA	0.48	\$0.12	0.26	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	296.51	\$18.76	0.06	\$0.10	0.01	45.07	\$17.36	0.39	\$1.86	0.11	48.07	\$5.79	0.12	\$3.16	0.55	389.65	\$41.91	0.11	\$5.11	0.12
METROPOLITAN GROUP PROPERTY AND	555.22	\$32.93	0.06	\$0.00	NA	72.78	\$30.33	0.42	\$17.48	0.58	77.14	\$12.31	0.16	\$21.88	1.78	705.14	\$75.56	0.11	\$39.37	0.52
METROPOLITAN PROPERTY AND CASUALTY	169.19	\$10.05	0.06	\$0.00	NA	26.65	\$9.34	0.35	\$8.91	0.95	26.65	\$3.12	0.12	\$6.70	2.15	222.49	\$22.51	0.10	\$15.60	0.69
MIC GENERAL INSURANCE CORPORATION	5675.83	\$375.27	0.07	\$55.40	0.15	1026.29	\$371.98	0.36	\$198.10	0.53	1089.33	\$106.54	0.10	\$54.26	0.51	7791.45	\$853.79	0.11	\$307.76	0.36

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
MICHIGAN AUTOMOBILE INSURANCE	151.92	\$20.41	0.13	\$0.00	NA	9.90	\$8.59	0.87	\$0.00	NA	10.06	\$2.92	0.29	\$0.27	0.09	171.88	\$31.93	0.19	\$0.27	0.01
MICHIGAN INSURANCE COMPANY	13598.00	\$203.37	0.01	\$181.62	0.89	1457.00	\$193.35	0.13	\$159.77	0.83	1427.00	\$74.96	0.05	\$40.85	0.54	16482.00	\$471.68	0.03	\$382.24	0.81
MICHIGAN MILLERS MUTUAL	15011.27	\$712.46	0.05	\$826.15	1.16	2087.66	\$595.79	0.29	\$360.44	0.60	2275.81	\$284.80	0.13	\$163.15	0.57	19374.74	\$1,593.05	0.08	\$1,349.73	0.85
MODERN SERVICE INSURANCE	1973.47	\$235.86	0.12	\$80.67	0.34	74.07	\$68.14	0.92	\$29.42	0.43	78.98	\$36.99	0.47	\$5.29	0.14	2126.52	\$340.98	0.16	\$115.37	0.34
MUTUAL SERVICE CASUALTY	1189.83	\$76.01	0.06	\$25.97	0.34	145.14	\$68.87	0.47	\$60.98	0.89	154.55	\$19.43	0.13	\$26.35	1.36	1489.52	\$164.31	0.11	\$113.30	0.69
NATIONAL BEN- FRANKLIN INSURANCE	35.68	\$2.48	0.07	\$0.00	NA	7.17	\$5.14	0.72	\$0.00	NA	7.17	\$1.95	0.27	\$0.89	0.46	50.02	\$9.56	0.19	\$0.89	0.09
NATIONAL GENERAL INSURANCE	272.25	\$25.10	0.09	\$1.57	0.06	62.63	\$17.33	0.28	\$12.72	0.73	68.17	\$5.10	0.07	\$7.04	1.38	403.05	\$47.53	0.12	\$21.33	0.45
NATIONWIDE INSURANCE COMPANY OF	443.95	\$24.59	0.06	\$0.00	NA	94.35	\$30.35	0.32	\$12.24	0.40	103.39	\$10.38	0.10	\$20.22	1.95	641.69	\$65.32	0.10	\$32.46	0.50
NATIONWIDE MUTUAL FIRE INSURANCE	2541.22	\$181.89	0.07	\$36.34	0.20	458.80	\$183.01	0.40	\$103.66	0.57	483.42	\$72.08	0.15	\$35.94	0.50	3483.44	\$436.98	0.13	\$175.94	0.40
NATIONWIDE PROPERTY AND CASUALTY	3.50	\$0.50	0.14	\$0.00	NA	0.50	\$0.22	0.44	\$0.00	NA	0.50	\$0.10	0.21	\$0.00	NA	4.50	\$0.83	0.18	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	242.00	\$28.13	0.12	\$0.00	NA	5.00	\$4.62	0.92	\$5.21	1.13	6.00	\$2.19	0.36	\$0.00	NA	253.00	\$34.93	0.14	\$5.21	0.15

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
NORTHERN INSURANCE COMPANY OF	25.00	\$1.73	0.07	\$0.00	NA	5.00	\$2.42	0.48	\$1.87	0.77	5.00	\$0.64	0.13	\$0.00	NA	35.00	\$4.80	0.14	\$1.87	0.39
PARTNERS MUTUAL INSURANCE	98.94	\$8.26	0.08	\$0.43	0.05	20.48	\$5.43	0.27	\$21.84	4.02	13.92	\$3.15	0.23	\$0.63	0.20	133.34	\$16.83	0.13	\$22.90	1.36
PIONEER STATE MUTUAL INSURANCE	1869.05	\$83.26	0.04	\$35.64	0.43	268.48	\$64.58	0.24	\$49.22	0.76	268.56	\$25.36	0.09	\$18.73	0.74	2406.09	\$173.21	0.07	\$103.58	0.60
PROGRESSIVE MICHIGAN INSURANCE	1903.00	\$159.89	0.08	\$16.04	0.10	286.00	\$179.67	0.63	\$101.28	0.56	304.00	\$48.66	0.16	\$9.80	0.20	2493.00	\$388.22	0.16	\$127.11	0.33
QBE INSURANCE CORPORATION	676.57	\$97.35	0.14	\$9.20	0.09	6.24	\$8.51	1.36	\$6.12	0.72	7.32	\$3.63	0.50	\$0.00	NA	690.13	\$109.49	0.16	\$15.32	0.14
SECURA INSURANCE, A MUTUAL	10017.46	\$597.53	0.06	\$586.83	0.98	1463.40	\$418.42	0.29	\$304.83	0.73	1543.54	\$219.11	0.14	\$92.03	0.42	13024.40	\$1,235.07	0.09	\$983.68	0.80
SECURA SUPREME INSURANCE	209.73	\$24.19	0.12	\$0.57	0.02	63.91	\$20.77	0.33	\$30.60	1.47	64.41	\$8.00	0.12	\$0.00	NA	338.05	\$52.96	0.16	\$31.17	0.59
SOUTHERN MICHIGAN INSURANCE	0.60	\$0.52	0.87	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.60	\$0.52	0.87	\$0.00	NA
STANDARD FIRE INSURANCE COMPANY, THE	71.76	\$4.23	0.06	\$0.00	NA	10.86	\$2.07	0.19	\$0.00	NA	5.86	\$0.73	0.12	\$1.17	1.61	88.48	\$7.03	0.08	\$1.17	0.17
STATE AUTOMOBILE MUTUAL	81.76	\$4.66	0.06	\$0.00	NA	12.33	\$4.95	0.40	\$0.00	NA	12.83	\$2.05	0.16	(\$0.56)	NA	106.92	\$11.65	0.11	(\$0.56)	NA
STATE FARM FIRE AND CASUALTY	624.12	\$66.01	0.11	\$5.46	0.08	66.96	\$50.19	0.75	\$49.75	0.99	82.47	\$14.03	0.17	\$7.98	0.57	773.55	\$130.22	0.17	\$63.19	0.49

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
STATE FARM MUTUAL AUTOMOBILE	308207.45	\$14,594.41	0.05	\$6,832.89	0.47	42605.19	\$15,332.20	0.36	\$9,844.20	0.64	46138.98	\$5,337.07	0.12	\$3,943.13	0.74	396951.62	\$35,263.68	0.09	\$20,620.22	0.58
TEACHERS INSURANCE COMPANY	65.00	\$2.97	0.05	\$0.00	NA	10.00	\$2.96	0.30	\$3.24	1.09	11.75	\$1.53	0.13	\$1.67	1.09	86.75	\$7.46	0.09	\$4.90	0.66
TITAN INSURANCE COMPANY	1681.02	\$208.71	0.12	\$123.97	0.59	69.11	\$72.72	1.05	\$47.12	0.65	70.22	\$29.93	0.43	\$12.40	0.41	1820.35	\$311.36	0.17	\$183.49	0.59
TRAVELERS INDEMNITY COMPANY OF	100.00	\$5.19	0.05	\$3.50	0.67	21.34	\$5.45	0.26	\$1.83	0.34	16.99	\$2.20	0.13	\$0.41	0.18	138.33	\$12.84	0.09	\$5.74	0.45
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.19	NA	0.00	\$0.00	NA	\$0.19	NA
TRUMBULL INSURANCE COMPANY	4.33	(\$0.34)	NA	\$0.00	NA	1.00	(\$0.21)	NA	\$0.00	NA	2.58	\$0.09	0.04	\$0.00	NA	7.91	(\$0.45)	NA	\$0.00	NA
UNITED SERVICES AUTOMOBILE	3139.39	\$184.36	0.06	\$15.31	0.08	628.53	\$240.37	0.38	\$121.73	0.51	654.80	\$56.91	0.09	\$24.26	0.43	4422.72	\$481.63	0.11	\$161.30	0.33
UNITRIN DIRECT INSURANCE COMPANY	153.93	\$6.70	0.04	\$0.00	NA	22.50	\$9.18	0.41	\$2.54	0.28	23.49	\$4.53	0.19	\$2.21	0.49	199.92	\$20.42	0.10	\$4.75	0.23
USAA CASUALTY INSURANCE	1564.57	\$95.91	0.06	\$3.10	0.03	315.92	\$125.11	0.40	\$43.04	0.34	323.89	\$34.08	0.11	\$14.85	0.44	2204.38	\$255.10	0.12	\$60.99	0.24
WEST AMERICAN INSURANCE	35.13	\$2.97	0.08	\$0.00	NA	5.60	\$2.61	0.47	\$5.80	2.22	5.60	\$1.08	0.19	\$1.63	1.50	46.33	\$6.66	0.14	\$7.43	1.11
WESTFIELD INSURANCE COMPANY	317.66	\$16.22	0.05	\$0.94	0.06	27.34	\$11.41	0.42	\$4.48	0.39	31.92	\$5.17	0.16	\$3.08	0.60	376.92	\$32.80	0.09	\$8.50	0.26

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 55 Lansing Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WOLVERINE MUTUAL INSURANCE	267.34	\$12.37	0.05	\$0.00	NA	37.49	\$10.54	0.28	\$17.50	1.66	38.82	\$5.24	0.13	\$3.00	0.57	343.65	\$28.14	0.08	\$20.50	0.73
Mean:	9554.84	\$432.81	0.0865	\$253.44	0.4064	1278.65	\$456.22	0.4523	\$311.56	0.9478	1349.06	\$166.79	0.1785	\$109.90	1.8839	11959.89	\$1,022.60	0.2169	\$652.86	0.8843
StDev:	38147.26	\$1,769.64	0.101	\$946.73	0.4934	5231.54	\$1,899.71	0.2283	\$1,261.78	1.0578	5610.51	\$668.32	0.1366	\$477.44	7.8742	48534.58	\$4,269.21	0.7255	\$2,615.83	2.7661
Min:	0.00	(\$1.20)	0.015	\$0.00	0.0052	0.00	(\$0.50)	0.1327	\$0.00	0.0659	0.00	(\$0.18)	0.0364	\$0.00	0.031	0.00	(\$1.88)	0.0286	(\$0.56)	0.0085
Max:	308207.45	\$14,594.41	0.8683	\$6,832.89	2.3675	42605.19	\$15,332.20	1.3644	\$9,844.20	6.9735	46138.98	\$5,337.07	0.9707	\$3,943.13	59	396951.62	\$35,263.68	6.3153	\$20,620.22	22.167

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 56 Muskegon Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	2.00	\$0.05	0.02	\$0.00	NA	0.50	\$0.18	0.35	(\$0.87)	NA	0.50	\$0.04	0.07	\$0.00	NA	3.00	\$0.26	0.09	(\$0.87)	NA
ALLIED PROPERTY AND CASUALTY	22017.36	\$1,378.09	0.06	\$603.55	0.44	3627.69	\$1,158.71	0.32	\$608.93	0.53	4253.99	\$393.41	0.09	\$199.49	0.51	29899.04	\$2,930.21	0.10	\$1,411.98	0.48
ALLSTATE INSURANCE COMPANY	69803.64	\$3,557.85	0.05	\$2,886.18	0.81	7234.70	\$3,308.05	0.46	\$1,510.04	0.46	8319.80	\$1,412.75	0.17	\$530.79	0.38	85358.14	\$8,278.64	0.10	\$4,927.01	0.60
AMERICAN AND FOREIGN INSURANCE	0.00	(\$0.23)	NA	\$0.00	NA	0.00	(\$0.27)	NA	\$0.00	NA	0.00	(\$0.04)	NA	\$0.00	NA	0.00	(\$0.54)	NA	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	9.10	\$1.15	0.13	\$0.00	NA	1.16	\$1.13	0.97	\$0.00	NA	1.16	\$0.27	0.23	\$0.00	NA	11.42	\$2.55	0.22	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	15.51	\$0.78	0.05	\$0.00	NA	0.97	\$0.29	0.29	\$0.00	NA	3.00	\$0.36	0.12	\$0.00	NA	19.48	\$1.42	0.07	\$0.00	NA
AMEX ASSURANCE COMPANY	102.14	\$8.79	0.09	\$0.00	NA	29.90	\$9.61	0.32	\$0.00	NA	34.82	\$2.77	0.08	\$0.17	0.06	166.86	\$21.16	0.13	\$0.17	0.01
AMICA MUTUAL INSURANCE COMPANY	179.09	\$14.88	0.08	\$0.00	NA	26.93	\$16.12	0.60	\$8.26	0.51	35.48	\$4.70	0.13	\$1.24	0.26	241.50	\$35.71	0.15	\$9.50	0.27
ARGONAUT INSURANCE COMPANY	39.16	\$4.09	0.10	\$0.00	NA	1.99	\$1.43	0.72	\$0.00	NA	2.24	\$0.46	0.21	\$1.17	2.54	43.39	\$5.98	0.14	\$1.17	0.20
AUTO CLUB GROUP INSURANCE	5897.87	\$446.91	0.08	\$579.55	1.30	917.60	\$398.25	0.43	\$279.40	0.70	970.99	\$141.89	0.15	\$86.17	0.61	7786.46	\$987.05	0.13	\$945.11	0.96
AUTO CLUB INSURANCE ASSOCIATION	10280.70	\$827.28	0.08	\$338.35	0.41	1503.21	\$610.94	0.41	\$398.36	0.65	1579.47	\$207.97	0.13	\$118.89	0.57	13363.38	\$1,646.20	0.12	\$855.60	0.52

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 56 Muskegon Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO-OWNERS INSURANCE COMPANY	10434.50	\$424.67	0.04	\$490.30	1.15	1033.50	\$378.33	0.37	\$329.97	0.87	1183.10	\$142.54	0.12	\$55.68	0.39	12651.10	\$945.54	0.07	\$875.94	0.93
BRISTOL WEST INSURANCE COMPANY	5393.95	\$319.76	0.06	\$50.94	0.16	402.61	\$247.34	0.61	\$196.07	0.79	423.65	\$104.51	0.25	\$37.66	0.36	6220.21	\$671.61	0.11	\$284.67	0.42
CINCINNATI INSURANCE COMPANY, THE	338.61	\$17.51	0.05	\$38.25	2.18	36.55	\$13.72	0.38	\$30.09	2.19	40.52	\$5.44	0.13	\$2.10	0.39	415.68	\$36.67	0.09	\$70.43	1.92
CITIZENS INSURANCE COMPANY OF	89989.29	\$3,712.95	0.04	\$1,370.30	0.37	10205.94	\$3,032.94	0.30	\$2,331.30	0.77	11003.23	\$1,223.35	0.11	\$696.15	0.57	111198.46	\$7,969.23	0.07	\$4,397.75	0.55
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$7.18)	NA	\$1.44	NA	0.00	(\$1.83)	NA	\$36.31	NA	0.00	(\$1.25)	NA	\$8.16	NA	0.00	(\$10.26)	NA	\$45.90	NA
DAIRYLAND INSURANCE COMPANY	642.66	\$81.49	0.13	\$1.07	0.01	18.14	\$16.66	0.92	\$19.35	1.16	18.49	\$9.77	0.53	\$4.30	0.44	679.29	\$107.92	0.16	\$24.73	0.23
EMCASCO INSURANCE COMPANY	1055.03	\$71.04	0.07	\$41.20	0.58	122.82	\$52.60	0.43	\$32.53	0.62	133.09	\$20.13	0.15	\$22.08	1.10	1310.94	\$143.77	0.11	\$95.80	0.67
EMPLOYERS MUTUAL CASUALTY	179.21	\$12.16	0.07	\$7.35	0.60	20.82	\$8.70	0.42	\$26.54	3.05	21.07	\$3.17	0.15	\$2.02	0.64	221.10	\$24.03	0.11	\$35.91	1.49
ESURANCE INSURANCE COMPANY	1.50	\$0.50	0.34	\$0.00	NA	0.82	\$0.31	0.37	\$0.00	NA	0.41	\$0.13	0.32	\$0.00	NA	2.73	\$0.94	0.34	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	69075.80	\$2,601.44	0.04	\$1,681.38	0.65	5294.30	\$2,270.60	0.43	\$1,814.01	0.80	5780.40	\$837.23	0.14	\$655.74	0.78	80150.50	\$5,709.27	0.07	\$4,151.13	0.73
FARM BUREAU MUTUAL INSURANCE	2118.70	\$70.86	0.03	\$12.53	0.18	204.00	\$65.76	0.32	\$44.79	0.68	229.50	\$28.83	0.13	\$9.17	0.32	2552.20	\$165.44	0.06	\$66.49	0.40

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Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 56 Muskegon Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARMERS INSURANCE EXCHANGE	17295.79	\$1,140.21	0.07	\$805.31	0.71	1360.87	\$649.19	0.48	\$470.99	0.73	1411.05	\$403.10	0.29	\$153.05	0.38	20067.71	\$2,192.49	0.11	\$1,429.36	0.65
FEDERAL INSURANCE COMPANY	2.19	\$0.27	0.12	\$0.00	NA	0.00	(\$0.20)	NA	\$0.00	NA	1.00	\$0.06	0.06	\$0.00	NA	3.19	\$0.13	0.04	\$0.00	NA
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.04)	NA	\$0.00	NA	0.00	(\$0.06)	NA	\$0.00	NA	0.00	(\$0.03)	NA	\$0.00	NA	0.00	(\$0.13)	NA	\$0.00	NA
FOUNDERS INSURANCE COMPANY	4.23	\$0.43	0.10	\$0.00	NA	0.25	\$0.30	1.20	\$0.00	NA	0.25	\$0.11	0.43	\$0.00	NA	4.73	\$0.84	0.18	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	6.80	\$0.79	0.12	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.80	\$0.79	0.12	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	2196.00	\$109.62	0.05	\$9.49	0.09	240.00	\$79.90	0.33	\$48.21	0.60	252.00	\$31.19	0.12	\$21.70	0.70	2688.00	\$220.71	0.08	\$79.40	0.36
FREMONT MUTUAL INSURANCE	1249.01	\$27.55	0.02	\$1.10	0.04	89.14	\$20.77	0.23	\$2.41	0.12	93.05	\$9.11	0.10	\$6.85	0.75	1431.20	\$57.42	0.04	\$10.36	0.18
GEICO INDEMNITY COMPANY	2133.49	\$187.01	0.09	\$13.56	0.07	174.92	\$93.29	0.53	\$41.32	0.44	182.91	\$42.72	0.23	\$13.77	0.32	2491.32	\$323.02	0.13	\$68.64	0.21
GLENS FALLS INSURANCE COMPANY, THE	1794.08	\$124.35	0.07	\$1.52	0.01	233.34	\$100.30	0.43	\$48.74	0.49	296.42	\$45.15	0.15	\$34.69	0.77	2323.84	\$269.79	0.12	\$84.95	0.31
GMAC INSURANCE COMPANY	3.00	\$0.22	0.07	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3.00	\$0.22	0.07	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.08	NA	0.00	\$0.00	NA	\$0.08	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 56 Muskegon Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GRANGE INSURANCE COMPANY OF	845.48	\$47.74	0.06	\$1.67	0.03	110.07	\$26.87	0.24	\$4.71	0.18	120.41	\$13.06	0.11	\$0.95	0.07	1075.96	\$87.66	0.08	\$7.33	0.08
GREAT AMERICAN INSURANCE	35.88	\$3.90	0.11	\$0.00	NA	7.21	\$3.42	0.47	\$0.00	NA	9.16	\$1.94	0.21	\$4.02	2.07	52.25	\$9.26	0.18	\$4.02	0.43
GREAT LAKES CASUALTY INSURANCE	952.93	\$61.65	0.06	\$2.88	0.05	107.88	\$55.52	0.51	\$7.01	0.13	117.38	\$15.47	0.13	\$30.74	1.99	1178.19	\$132.63	0.11	\$40.63	0.31
GREAT NORTHERN INSURANCE	6.84	\$0.82	0.12	\$0.00	NA	3.00	\$1.58	0.53	\$13.69	8.65	2.28	\$0.54	0.24	\$0.41	0.76	12.12	\$2.94	0.24	\$14.10	4.80
GUARANTY NATIONAL INSURANCE	53.45	\$2.99	0.06	\$0.00	NA	4.99	\$3.68	0.74	\$3.61	0.98	4.98	\$1.52	0.30	\$0.00	NA	63.42	\$8.19	0.13	\$3.61	0.44
HARLEYSVILLE LAKE STATES INSURANCE	29.00	\$3.37	0.12	\$0.00	NA	2.50	\$1.57	0.63	\$2.79	1.78	2.33	\$0.62	0.27	\$0.00	NA	33.83	\$5.56	0.16	\$2.79	0.50
HASTINGS MUTUAL INSURANCE	219.60	\$19.78	0.09	\$63.50	3.21	28.50	\$8.80	0.31	\$10.59	1.20	30.50	\$4.10	0.13	\$0.77	0.19	278.60	\$32.67	0.12	\$74.87	2.29
HOME-OWNERS INSURANCE COMPANY	18092.60	\$670.65	0.04	\$938.80	1.40	1801.50	\$594.80	0.33	\$435.42	0.73	1983.20	\$203.46	0.10	\$79.16	0.39	21877.30	\$1,468.91	0.07	\$1,453.38	0.99
HORACE MANN INSURANCE COMPANY	387.21	\$26.76	0.07	\$508.42	19.00	55.32	\$18.10	0.33	\$20.50	1.13	58.57	\$8.50	0.15	\$1.89	0.22	501.10	\$53.36	0.11	\$530.82	9.95
INTEGON NATIONAL INSURANCE	812.19	\$55.95	0.07	\$39.05	0.70	61.39	\$35.53	0.58	\$26.07	0.73	65.90	\$16.36	0.25	\$4.50	0.28	939.48	\$107.85	0.11	\$69.62	0.65
LIBERTY MUTUAL FIRE INSURANCE	0.19	(\$2.07)	NA	\$217.38	NA	1.75	\$1.28	0.73	\$43.70	34.14	0.92	\$0.36	0.39	\$10.49	28.90	2.86	(\$0.43)	NA	\$271.57	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 56 Muskegon Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LUMBERMENS MUTUAL CASUALTY	27.80	\$1.51	0.05	\$0.00	NA	2.68	\$1.29	0.48	(\$0.70)	NA	2.00	\$0.90	0.45	\$6.43	7.16	32.48	\$3.70	0.11	\$5.73	1.55
MEEMIC INSURANCE COMPANY	14.25	\$0.71	0.05	\$0.00	NA	2.75	\$1.09	0.39	\$0.24	0.22	2.75	\$0.58	0.21	\$0.00	NA	19.75	\$2.37	0.12	\$0.24	0.10
MEMBERSELECT INSURANCE COMPANY	400.22	\$56.07	0.14	\$16.32	0.29	33.40	\$27.91	0.84	\$21.49	0.77	36.81	\$13.96	0.38	\$9.76	0.70	470.43	\$97.93	0.21	\$47.57	0.49
MERCHANTS MUTUAL INSURANCE	1.00	\$0.03	0.03	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.00	\$0.03	0.03	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	176.46	\$8.96	0.05	\$0.80	0.09	28.31	\$10.72	0.38	\$1.43	0.13	29.57	\$3.55	0.12	\$6.18	1.74	234.34	\$23.22	0.10	\$8.41	0.36
METROPOLITAN GENERAL INSURANCE	12.00	\$0.63	0.05	\$0.00	NA	2.00	\$0.41	0.20	\$0.00	NA	2.00	\$0.11	0.05	\$0.00	NA	16.00	\$1.14	0.07	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	2736.63	\$221.07	0.08	\$606.69	2.74	359.44	\$174.74	0.49	\$124.67	0.71	376.62	\$69.42	0.18	\$42.97	0.62	3472.69	\$465.23	0.13	\$774.33	1.66
METROPOLITAN PROPERTY AND CASUALTY	303.44	\$15.32	0.05	\$102.83	6.71	28.64	\$8.93	0.31	\$14.29	1.60	43.05	\$3.27	0.08	\$0.37	0.11	375.13	\$27.52	0.07	\$117.49	4.27
MIC GENERAL INSURANCE CORPORATION	107.38	\$7.77	0.07	\$0.00	NA	15.44	\$5.94	0.38	\$7.95	1.34	17.86	\$2.20	0.12	\$0.09	0.04	140.68	\$15.91	0.11	\$8.04	0.51
MICHIGAN AUTOMOBILE INSURANCE	356.16	\$53.95	0.15	\$2.05	0.04	23.71	\$20.95	0.88	\$8.61	0.41	25.15	\$7.40	0.29	\$2.43	0.33	405.02	\$82.29	0.20	\$13.08	0.16
MICHIGAN INSURANCE COMPANY	9117.00	\$125.56	0.01	\$25.86	0.21	840.00	\$97.27	0.12	\$49.64	0.51	861.00	\$36.73	0.04	\$41.48	1.13	10818.00	\$259.56	0.02	\$116.98	0.45

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TERRITORY 56 Muskegon Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN MILLERS MUTUAL	22.75	\$1.13	0.05	\$0.00	NA	3.25	\$1.60	0.49	\$0.00	NA	3.25	\$0.52	0.16	\$0.00	NA	29.25	\$3.25	0.11	\$0.00	NA
MID-CENTURY INSURANCE COMPANY	13.50	\$0.03	0.00	\$0.00	NA	1.99	\$0.39	0.19	\$0.00	NA	2.07	\$0.59	0.29	\$0.24	0.40	17.56	\$1.01	0.06	\$0.24	0.23
MODERN SERVICE INSURANCE	5112.96	\$595.52	0.12	\$535.90	0.90	83.65	\$73.82	0.88	\$42.02	0.57	92.74	\$45.88	0.49	\$14.85	0.32	5289.35	\$715.22	0.14	\$592.77	0.83
MUTUAL SERVICE CASUALTY	2060.93	\$104.90	0.05	\$27.68	0.26	215.63	\$93.80	0.43	\$117.15	1.25	223.97	\$28.56	0.13	\$29.10	1.02	2500.53	\$227.25	0.09	\$173.93	0.77
NATIONAL BEN- FRANKLIN INSURANCE	236.00	\$15.89	0.07	\$0.00	NA	29.17	\$12.02	0.41	\$0.00	NA	30.00	\$5.80	0.19	\$0.00	NA	295.17	\$33.71	0.11	\$0.00	NA
NATIONAL GENERAL INSURANCE	143.09	\$13.76	0.10	\$0.00	NA	27.30	\$7.83	0.29	\$7.61	0.97	30.34	\$1.82	0.06	\$0.00	NA	200.73	\$23.41	0.12	\$7.61	0.33
NATIONWIDE INSURANCE COMPANY OF	6477.05	\$335.07	0.05	\$258.36	0.77	1256.88	\$388.59	0.31	\$385.04	0.99	1461.15	\$115.67	0.08	\$128.43	1.11	9195.08	\$839.32	0.09	\$771.84	0.92
NATIONWIDE MUTUAL FIRE INSURANCE	6032.35	\$460.11	0.08	\$109.55	0.24	1334.83	\$494.08	0.37	\$271.43	0.55	1375.57	\$169.19	0.12	\$119.01	0.70	8742.75	\$1,123.37	0.13	\$499.98	0.45
NATIONWIDE PROPERTY AND CASUALTY	14.79	\$2.72	0.18	\$0.00	NA	2.00	\$1.67	0.84	\$0.00	NA	2.00	\$0.39	0.19	\$0.00	NA	18.79	\$4.78	0.25	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	10193.00	\$1,079.56	0.11	\$837.09	0.78	157.00	\$153.25	0.98	\$87.54	0.57	174.00	\$69.24	0.40	\$36.00	0.52	10524.00	\$1,302.05	0.12	\$960.63	0.74
NORTHERN INSURANCE COMPANY OF	178.70	\$11.32	0.06	\$0.50	0.04	30.46	\$10.38	0.34	\$5.79	0.56	31.59	\$3.50	0.11	\$4.20	1.20	240.75	\$25.20	0.10	\$10.49	0.42

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TERRITORY 56 Muskegon Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PARTNERS MUTUAL INSURANCE	4862.55	\$446.11	0.09	\$180.10	0.40	1148.02	\$227.96	0.20	\$194.72	0.85	620.63	\$122.44	0.20	\$74.05	0.60	6631.20	\$796.51	0.12	\$448.88	0.56
PIONEER STATE MUTUAL INSURANCE	717.25	\$32.98	0.05	\$103.25	3.13	93.18	\$22.77	0.24	\$38.13	1.67	94.68	\$8.42	0.09	\$5.58	0.66	905.11	\$64.17	0.07	\$146.96	2.29
PROGRESSIVE MICHIGAN INSURANCE	18427.00	\$1,431.61	0.08	\$1,036.90	0.72	2127.00	\$1,058.47	0.50	\$637.57	0.60	2272.00	\$406.82	0.18	\$154.89	0.38	22826.00	\$2,896.89	0.13	\$1,829.36	0.63
PRUDENTIAL GENERAL INSURANCE	26.80	\$2.60	0.10	\$0.00	NA	2.66	\$1.84	0.69	\$1.24	0.68	1.66	\$0.47	0.28	\$0.00	NA	31.12	\$4.91	0.16	\$1.24	0.25
PRUDENTIAL PROPERTY AND CASUALTY	1158.29	\$57.06	0.05	\$0.88	0.02	149.56	\$45.15	0.30	\$21.00	0.47	144.31	\$20.22	0.14	\$3.26	0.16	1452.16	\$122.43	0.08	\$25.13	0.21
QBE INSURANCE CORPORATION	2334.57	\$335.22	0.14	\$39.50	0.12	9.00	\$10.32	1.15	\$0.00	NA	12.16	\$5.76	0.47	\$0.00	NA	2355.73	\$351.30	0.15	\$39.50	0.11
SAFECO INSURANCE COMPANY OF	123.44	\$10.59	0.09	\$46.08	4.35	23.49	\$11.72	0.50	\$5.37	0.46	26.19	\$3.36	0.13	\$3.43	1.02	173.12	\$25.68	0.15	\$54.89	2.14
SAFECO INSURANCE COMPANY OF	910.83	\$65.56	0.07	\$173.31	2.64	174.52	\$66.66	0.38	\$36.48	0.55	194.88	\$21.92	0.11	\$19.68	0.90	1280.23	\$154.13	0.12	\$229.46	1.49
SOUTHERN MICHIGAN INSURANCE	909.74	\$69.37	0.08	\$4.36	0.06	44.45	\$37.70	0.85	\$27.25	0.72	47.31	\$17.80	0.38	\$15.06	0.85	1001.50	\$124.87	0.12	\$46.66	0.37
STANDARD FIRE INSURANCE COMPANY, THE	43.18	\$2.93	0.07	\$0.00	NA	6.06	\$2.19	0.36	\$1.75	0.80	5.52	\$0.65	0.12	\$0.00	NA	54.76	\$5.77	0.11	\$1.75	0.30
STATE AUTOMOBILE MUTUAL	208.57	\$15.52	0.07	\$0.42	0.03	20.73	\$6.71	0.32	\$27.26	4.06	29.54	\$3.60	0.12	\$1.92	0.53	258.84	\$25.83	0.10	\$29.60	1.15

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STATE FARM FIRE AND CASUALTY	505.36	\$53.90	0.11	\$4.34	0.08	50.70	\$36.39	0.72	\$49.67	1.36	57.71	\$9.21	0.16	\$11.50	1.25	613.77	\$99.50	0.16	\$65.51	0.66
STATE FARM MUTUAL AUTOMOBILE	264184.03	\$14,039.94	0.05	\$9,017.02	0.64	33019.70	\$11,459.67	0.35	\$8,177.91	0.71	37062.79	\$4,022.93	0.11	\$2,910.39	0.72	334266.52	\$29,522.53	0.09	\$20,105.33	0.68
TEACHERS INSURANCE COMPANY	114.00	\$6.48	0.06	\$0.00	NA	22.00	\$6.80	0.31	\$16.69	2.45	22.00	\$3.06	0.14	\$6.91	2.26	158.00	\$16.35	0.10	\$23.60	1.44
TITAN INSURANCE COMPANY	7160.79	\$914.85	0.13	\$195.12	0.21	242.16	\$223.10	0.92	\$95.72	0.43	254.03	\$99.84	0.39	\$64.92	0.65	7656.98	\$1,237.79	0.16	\$355.75	0.29
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.53)	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.53)	NA
TRAVELERS INDEMNITY COMPANY OF	52.14	\$2.79	0.05	\$0.00	NA	7.72	\$1.30	0.17	\$0.00	NA	8.08	\$0.69	0.09	\$0.00	NA	67.94	\$4.78	0.07	\$0.00	NA
TRUMBULL INSURANCE COMPANY	26.91	\$2.13	0.08	\$0.00	NA	2.66	\$1.43	0.54	\$0.00	NA	3.33	\$0.75	0.22	\$2.23	2.98	32.90	\$4.31	0.13	\$2.23	0.52
UNITED SERVICES AUTOMOBILE	4444.13	\$245.35	0.06	\$167.59	0.68	898.88	\$313.48	0.35	\$200.73	0.64	974.55	\$89.59	0.09	\$27.44	0.31	6317.56	\$648.42	0.10	\$395.76	0.61
UNITRIN DIRECT INSURANCE COMPANY	991.26	\$47.27	0.05	\$0.52	0.01	111.08	\$37.12	0.33	\$15.32	0.41	115.55	\$19.76	0.17	\$0.99	0.05	1217.89	\$104.15	0.09	\$16.83	0.16
UNITRIN DIRECT PROPERTY & CASUALTY	20.84	\$1.78	0.09	\$0.00	NA	4.00	\$2.68	0.67	\$0.00	NA	12.00	\$0.71	0.06	\$0.00	NA	36.84	\$5.18	0.14	\$0.00	NA
USAA CASUALTY INSURANCE	2385.91	\$147.68	0.06	\$45.47	0.31	453.55	\$172.86	0.38	\$112.46	0.65	474.59	\$48.46	0.10	\$8.22	0.17	3314.05	\$369.00	0.11	\$166.15	0.45

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WARNER INSURANCE COMPANY	5.77	\$0.12	0.02	\$0.00	NA	0.79	\$0.00	NA	\$0.00	NA	0.77	\$0.00	NA	\$0.00	NA	7.33	\$0.11	0.02	\$0.00	NA
WEST AMERICAN INSURANCE	162.64	\$13.26	0.08	\$0.00	NA	23.44	\$8.71	0.37	\$2.06	0.24	23.44	\$3.98	0.17	\$2.57	0.65	209.52	\$25.95	0.12	\$4.64	0.18
WESTFIELD INSURANCE COMPANY	2197.93	\$101.55	0.05	\$64.51	0.64	208.59	\$66.85	0.32	\$37.43	0.56	223.83	\$28.73	0.13	\$18.72	0.65	2630.35	\$197.13	0.07	\$120.66	0.61
WOLVERINE MUTUAL INSURANCE	10384.02	\$463.88	0.04	\$381.66	0.82	1237.97	\$361.70	0.29	\$313.09	0.87	1334.22	\$164.23	0.12	\$62.72	0.38	12956.21	\$989.81	0.08	\$757.47	0.77
Mean:	7775.46	\$418.32	0.0757	\$274.33	1.1716	903.72	\$330.16	0.4786	\$227.27	1.5024	994.39	\$125.21	0.1856	\$75.34	1.2496	9422.01	\$844.80	0.1152	\$557.82	0.8945
StDev:	30789.84	\$1,589.79	0.0434	\$1,023.81	2.7907	3773.24	\$1,321.33	0.2304	\$930.94	4.3093	4225.53	\$476.39	0.1119	\$327.70	3.6514	38256.98	\$3,328.77	0.0503	\$2,230.63	1.3791
Min:	0.00	(\$7.18)	0.0024	\$0.00	0.011	0.00	(\$1.83)	0.1158	(\$1.53)	0.1160	0.00	(\$1.25)	0.0427	\$0.00	0.0418	0.00	(\$10.26)	0.0151	(\$1.53)	0.0078
Max:	264184.03	\$14,039.94	0.3353	\$9,017.02	18.999	33019.70	\$11,459.67	1.196	\$8,177.91	34.14	37062.79	\$4,022.93	0.5281	\$2,910.39	28.901	334266.52	\$29,522.53	0.3443	\$20,105.33	9.948

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 57 Muskegon Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	2388.64	\$85.90	0.04	\$6.68	0.08	429.33	\$139.58	0.33	\$100.63	0.72	454.26	\$47.84	0.11	\$27.18	0.57	3272.23	\$273.31	0.08	\$134.48	0.49
ALLIED PROPERTY AND CASUALTY	772.14	\$45.77	0.06	\$10.43	0.23	108.19	\$33.36	0.31	\$6.10	0.18	128.88	\$12.01	0.09	\$5.49	0.46	1009.21	\$91.15	0.09	\$22.03	0.24
ALLSTATE INSURANCE COMPANY	11680.23	\$481.34	0.04	\$444.71	0.92	1232.55	\$516.49	0.42	\$298.22	0.58	1377.38	\$228.65	0.17	\$137.52	0.60	14290.16	\$1,226.48	0.09	\$880.44	0.72
AMERICAN INTERNATIONAL INSURANCE	1948.48	\$84.16	0.04	\$20.86	0.25	341.82	\$99.08	0.29	\$54.21	0.55	374.68	\$39.50	0.11	\$17.17	0.43	2664.98	\$222.74	0.08	\$92.23	0.41
AMEX ASSURANCE COMPANY	127.48	\$10.82	0.08	\$0.38	0.03	38.48	\$13.05	0.34	\$1.50	0.11	39.22	\$3.77	0.10	\$1.83	0.48	205.18	\$27.63	0.13	\$3.70	0.13
AMICA MUTUAL INSURANCE COMPANY	315.99	\$24.52	0.08	\$0.29	0.01	52.83	\$22.93	0.43	\$4.26	0.19	53.98	\$6.16	0.11	\$4.19	0.68	422.80	\$53.61	0.13	\$8.73	0.16
AUTO CLUB GROUP INSURANCE	34876.95	\$2,201.42	0.06	\$7,754.76	3.52	5633.88	\$1,944.05	0.35	\$1,328.63	0.68	5996.56	\$622.90	0.10	\$371.22	0.60	46507.39	\$4,768.37	0.10	\$9,454.61	1.98
AUTO CLUB INSURANCE ASSOCIATION	30475.69	\$2,079.46	0.07	\$1,657.04	0.80	4509.45	\$1,557.74	0.35	\$1,078.23	0.69	4867.55	\$491.57	0.10	\$298.28	0.61	39852.69	\$4,128.77	0.10	\$3,033.55	0.73
AUTO-OWNERS INSURANCE COMPANY	34658.70	\$1,295.28	0.04	\$2,829.16	2.18	3687.90	\$1,229.91	0.33	\$793.90	0.65	4208.40	\$446.20	0.11	\$182.92	0.41	42555.00	\$2,971.39	0.07	\$3,805.98	1.28
CINCINNATI INSURANCE COMPANY, THE	290.00	\$13.00	0.04	\$25.58	1.97	33.00	\$10.18	0.31	\$0.00	NA	35.00	\$4.57	0.13	\$0.00	NA	358.00	\$27.75	0.08	\$25.58	0.92
CITIZENS INSURANCE COMPANY OF	2510.45	\$116.72	0.05	\$144.24	1.24	270.72	\$90.08	0.33	\$71.25	0.79	303.63	\$38.53	0.13	\$28.64	0.74	3084.80	\$245.33	0.08	\$244.13	1.00

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 57 Muskegon Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$2.44)	NA	\$4.62	NA	0.00	\$0.17	NA	\$69.56	399.79	0.00	(\$0.31)	NA	\$10.78	NA	0.00	(\$2.57)	NA	\$84.96	NA
DAIRYLAND INSURANCE COMPANY	3.64	\$0.32	0.09	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3.64	\$0.32	0.09	\$0.00	NA
EMCASCO INSURANCE COMPANY	870.39	\$58.33	0.07	\$15.54	0.27	75.18	\$32.88	0.44	\$38.85	1.18	86.27	\$13.45	0.16	(\$1.11)	NA	1031.84	\$104.65	0.10	\$53.29	0.51
EMPLOYERS MUTUAL CASUALTY	58.40	\$3.46	0.06	\$0.50	0.14	5.33	\$2.24	0.42	\$1.65	0.74	5.33	\$0.73	0.14	\$1.66	2.28	69.06	\$6.43	0.09	\$3.81	0.59
FARM BUREAU GENERAL INSURANCE	65595.90	\$2,391.67	0.04	\$896.88	0.38	5520.50	\$2,110.28	0.38	\$1,448.68	0.69	6077.90	\$828.47	0.14	\$455.04	0.55	77194.30	\$5,330.41	0.07	\$2,800.59	0.53
FARM BUREAU MUTUAL INSURANCE	5738.40	\$179.21	0.03	\$106.58	0.59	616.90	\$181.36	0.29	\$93.06	0.51	674.90	\$81.72	0.12	\$42.01	0.51	7030.20	\$442.29	0.06	\$241.65	0.55
FIDELITY AND CASUALTY COMPANY OF	6.16	(\$0.01)	NA	\$0.45	NA	2.25	\$1.28	0.57	\$16.11	12.60	2.17	\$0.16	0.07	\$17.12	109.73	10.58	\$1.43	0.13	\$33.68	23.59
FRANKENMUTH MUTUAL INSURANCE	4189.00	\$183.44	0.04	\$826.67	4.51	499.00	\$161.02	0.32	\$146.81	0.91	509.00	\$65.75	0.13	\$31.82	0.48	5197.00	\$410.20	0.08	\$1,005.29	2.45
FREMONT MUTUAL INSURANCE	901.41	\$20.82	0.02	\$0.00	NA	65.42	\$18.22	0.28	\$5.29	0.29	67.75	\$7.21	0.11	\$0.66	0.09	1034.58	\$46.26	0.04	\$5.95	0.13
GEICO INDEMNITY COMPANY	26.84	\$3.46	0.13	\$0.00	NA	3.09	\$1.96	0.63	\$0.00	NA	3.45	\$1.02	0.30	\$0.00	NA	33.38	\$6.44	0.19	\$0.00	NA
GLENS FALLS INSURANCE COMPANY, THE	2610.16	\$143.14	0.05	\$16.28	0.11	359.66	\$125.34	0.35	\$53.85	0.43	429.33	\$48.72	0.11	\$22.48	0.46	3399.15	\$317.19	0.09	\$92.61	0.29

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 57 Muskegon Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GLOBE INDEMNITY COMPANY	6.00	\$0.32	0.05	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.00	\$0.32	0.05	\$0.00	NA
GMAC INSURANCE COMPANY	3.00	\$0.31	0.10	\$0.00	NA	0.50	\$0.22	0.43	\$0.00	NA	0.50	\$0.09	0.19	\$0.00	NA	4.00	\$0.62	0.15	\$0.00	NA
GRANGE INSURANCE COMPANY OF	367.90	\$20.66	0.06	\$0.00	NA	52.41	\$14.76	0.28	\$1.21	0.08	55.25	\$6.51	0.12	\$1.03	0.16	475.56	\$41.93	0.09	\$2.24	0.05
GREAT AMERICAN INSURANCE	38.88	\$3.27	0.08	\$0.00	NA	8.82	\$2.26	0.26	\$0.00	NA	9.97	\$1.35	0.14	\$0.00	NA	57.67	\$6.88	0.12	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	684.84	\$35.46	0.05	\$5.02	0.14	84.01	\$31.93	0.38	\$36.88	1.15	86.28	\$9.58	0.11	\$8.16	0.85	855.13	\$76.97	0.09	\$50.07	0.65
GUARANTY NATIONAL INSURANCE	36.22	\$2.69	0.07	\$0.00	NA	2.74	\$1.59	0.58	\$4.60	2.90	2.65	\$0.65	0.25	\$0.00	NA	41.61	\$4.93	0.12	\$4.60	0.93
HARLEYSVILLE LAKE STATES INSURANCE	1827.51	\$124.27	0.07	\$72.56	0.58	172.97	\$80.37	0.46	\$47.19	0.59	196.70	\$32.86	0.17	\$17.80	0.54	2197.18	\$237.50	0.11	\$137.55	0.58
HASTINGS MUTUAL INSURANCE	3038.11	\$223.28	0.07	\$15.77	0.07	379.00	\$93.12	0.25	\$24.62	0.26	415.50	\$43.08	0.10	\$10.91	0.25	3832.61	\$359.48	0.09	\$51.31	0.14
HOME-OWNERS INSURANCE COMPANY	86558.70	\$2,903.06	0.03	\$1,297.55	0.45	8745.00	\$2,575.03	0.29	\$1,870.28	0.73	9618.30	\$874.69	0.09	\$396.69	0.45	104922.00	\$6,352.78	0.06	\$3,564.53	0.56
HORACE MANN INSURANCE COMPANY	133.73	\$7.43	0.06	\$1.01	0.14	22.24	\$5.64	0.25	\$2.20	0.39	22.07	\$2.45	0.11	\$0.24	0.10	178.04	\$15.51	0.09	\$3.45	0.22
INTEGON NATIONAL INSURANCE	271.26	\$19.39	0.07	\$2.90	0.15	20.40	\$10.30	0.50	\$7.28	0.71	22.31	\$5.23	0.23	\$1.14	0.22	313.97	\$34.91	0.11	\$11.31	0.32

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TERRITORY 57 Muskegon Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY MUTUAL FIRE INSURANCE	0.00	(\$2.06)	NA	\$157.49	NA	0.15	(\$0.74)	NA	\$66.25	NA	0.57	(\$0.27)	NA	\$7.81	NA	0.72	(\$3.07)	NA	\$231.55	NA
LUMBERMENS MUTUAL CASUALTY	479.74	\$20.50	0.04	\$30.02	1.46	72.66	\$19.53	0.27	(\$62.38)	NA	79.42	\$7.52	0.09	(\$10.72)	NA	631.82	\$47.55	0.08	(\$43.08)	NA
MEEMIC INSURANCE COMPANY	20089.80	\$1,115.29	0.06	\$424.67	0.38	3128.43	\$945.67	0.30	\$840.64	0.89	3347.39	\$427.40	0.13	\$219.27	0.51	26565.62	\$2,488.35	0.09	\$1,484.57	0.60
MEMBERSELECT INSURANCE COMPANY	1021.70	\$126.40	0.12	\$6.94	0.05	83.79	\$55.89	0.67	\$34.07	0.61	85.46	\$25.88	0.30	\$17.89	0.69	1190.95	\$208.17	0.17	\$58.90	0.28
METROPOLITAN DIRECT PROPERTY AND	49.28	\$4.84	0.10	\$0.00	NA	5.66	\$2.13	0.38	\$6.50	3.05	5.66	\$0.93	0.16	\$1.64	1.77	60.60	\$7.89	0.13	\$8.14	1.03
METROPOLITAN GENERAL INSURANCE	20.00	\$0.72	0.04	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	20.00	\$0.72	0.04	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	719.14	\$48.25	0.07	\$1.32	0.03	82.70	\$29.64	0.36	\$6.60	0.22	101.88	\$15.09	0.15	\$9.40	0.62	903.72	\$92.98	0.10	\$17.32	0.19
METROPOLITAN PROPERTY AND CASUALTY	50.96	\$2.21	0.04	\$0.00	NA	4.91	\$1.10	0.22	\$0.00	NA	6.33	\$0.63	0.10	\$2.75	4.40	62.20	\$3.94	0.06	\$2.75	0.70
MIC GENERAL INSURANCE CORPORATION	216.40	\$15.43	0.07	\$1.84	0.12	34.60	\$16.08	0.46	\$12.84	0.80	36.32	\$4.43	0.12	\$2.76	0.62	287.32	\$35.93	0.13	\$17.44	0.49
MICHIGAN AUTOMOBILE INSURANCE	174.10	\$30.03	0.17	\$2.31	0.08	6.97	\$6.73	0.97	\$0.19	0.03	6.97	\$1.86	0.27	\$0.96	0.51	188.04	\$38.62	0.21	\$3.45	0.09
MICHIGAN INSURANCE COMPANY	36308.00	\$470.08	0.01	\$57.33	0.12	3484.00	\$376.78	0.11	\$278.53	0.74	3573.00	\$143.24	0.04	\$74.32	0.52	43365.00	\$990.10	0.02	\$410.18	0.41

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN MILLERS MUTUAL	6628.76	\$307.07	0.05	\$28.21	0.09	815.90	\$219.87	0.27	\$140.07	0.64	924.66	\$111.53	0.12	\$59.47	0.53	8369.32	\$638.47	0.08	\$227.74	0.36
NATIONAL BEN-FRANKLIN INSURANCE	4008.90	\$186.71	0.05	\$12.96	0.07	590.33	\$168.89	0.29	\$76.42	0.45	679.58	\$64.86	0.10	\$27.11	0.42	5278.81	\$420.46	0.08	\$116.49	0.28
NATIONAL GENERAL INSURANCE	267.78	\$25.51	0.10	\$5.75	0.23	54.91	\$15.86	0.29	\$11.92	0.75	55.88	\$3.83	0.07	\$8.09	2.11	378.57	\$45.20	0.12	\$25.76	0.57
NATIONWIDE INSURANCE COMPANY OF	263.50	\$13.13	0.05	\$0.80	0.06	45.10	\$12.83	0.28	\$6.15	0.48	50.36	\$4.07	0.08	\$8.83	2.17	358.96	\$30.03	0.08	\$15.77	0.53
NATIONWIDE MUTUAL FIRE INSURANCE	347.22	\$27.96	0.08	\$0.05	0.00	76.39	\$27.84	0.36	\$28.29	1.02	77.48	\$10.73	0.14	\$7.98	0.74	501.09	\$66.54	0.13	\$36.32	0.55
NORTHERN INSURANCE COMPANY OF	110.65	\$6.87	0.06	\$0.00	NA	15.90	\$5.66	0.36	\$6.46	1.14	16.39	\$2.07	0.13	\$0.00	NA	142.94	\$14.60	0.10	\$6.46	0.44
PARTNERS MUTUAL INSURANCE	1382.69	\$207.33	0.15	\$108.00	0.52	370.33	\$126.96	0.34	\$121.01	0.95	191.59	\$63.53	0.33	\$54.33	0.86	1944.61	\$397.82	0.20	\$283.34	0.71
PIONEER STATE MUTUAL INSURANCE	997.01	\$46.68	0.05	\$0.35	0.01	133.61	\$29.15	0.22	\$45.11	1.55	134.00	\$11.16	0.08	\$34.00	3.05	1264.62	\$86.99	0.07	\$79.46	0.91
PROGRESSIVE MICHIGAN INSURANCE	11139.00	\$780.60	0.07	\$351.48	0.45	1297.00	\$609.17	0.47	\$291.92	0.48	1370.00	\$214.22	0.16	\$75.73	0.35	13806.00	\$1,603.99	0.12	\$719.13	0.45
SAFECO INSURANCE COMPANY OF	334.87	\$29.25	0.09	\$9.01	0.31	63.29	\$23.42	0.37	\$33.69	1.44	68.63	\$7.54	0.11	\$8.43	1.12	466.79	\$60.20	0.13	\$51.13	0.85
SAFECO INSURANCE COMPANY OF	1060.20	\$70.46	0.07	\$317.78	4.51	210.24	\$58.67	0.28	\$97.40	1.66	224.51	\$20.50	0.09	\$18.11	0.88	1494.95	\$149.62	0.10	\$433.29	2.90

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TERRITORY 57 Muskegon Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA INSURANCE, A MUTUAL	0.48	\$0.02	0.04	\$0.00	NA	0.08	\$0.02	0.24	(\$0.51)	NA	0.08	\$0.01	0.13	\$0.00	NA	0.64	\$0.05	0.07	(\$0.51)	NA
SOUTHERN MICHIGAN INSURANCE	77.66	\$4.64	0.06	\$0.00	NA	4.64	\$1.88	0.40	\$0.00	NA	5.10	\$0.89	0.17	\$0.92	1.03	87.40	\$7.41	0.08	\$0.92	0.12
STATE AUTOMOBILE MUTUAL	1956.09	\$114.90	0.06	\$8.95	0.08	307.23	\$105.62	0.34	\$83.19	0.79	327.66	\$43.54	0.13	\$10.49	0.24	2590.98	\$264.06	0.10	\$102.63	0.39
TEACHERS INSURANCE COMPANY	47.30	\$1.81	0.04	\$0.50	0.28	7.66	\$2.36	0.31	\$6.93	2.93	8.16	\$0.79	0.10	\$0.00	NA	63.12	\$4.97	0.08	\$7.43	1.49
TRUMBULL INSURANCE COMPANY	79.44	\$5.35	0.07	\$0.50	0.09	6.66	\$2.78	0.42	\$3.73	1.34	7.33	\$1.68	0.23	\$1.03	0.61	93.43	\$9.81	0.10	\$5.27	0.54
UNITED SERVICES AUTOMOBILE	166.82	\$9.52	0.06	\$1.00	0.10	30.98	\$11.54	0.37	\$2.61	0.23	31.10	\$3.09	0.10	\$0.38	0.12	228.90	\$24.16	0.11	\$3.98	0.16
UNITRIN DIRECT INSURANCE COMPANY	603.78	\$33.58	0.06	\$0.00	NA	58.82	\$27.31	0.46	\$0.00	NA	60.83	\$10.72	0.18	\$0.00	NA	723.43	\$71.61	0.10	\$0.00	NA
USAA CASUALTY INSURANCE	93.53	\$6.59	0.07	\$0.00	NA	16.34	\$6.43	0.39	\$1.21	0.19	18.13	\$2.20	0.12	\$0.00	NA	128.00	\$15.22	0.12	\$1.21	0.08
WEST AMERICAN INSURANCE	570.95	\$39.28	0.07	\$0.73	0.02	93.85	\$30.11	0.32	\$34.62	1.15	104.36	\$12.39	0.12	\$6.69	0.54	769.16	\$81.78	0.11	\$42.04	0.51
WESTFIELD INSURANCE COMPANY	1930.25	\$86.91	0.05	\$21.54	0.25	215.25	\$67.51	0.31	\$27.35	0.41	227.00	\$27.54	0.12	\$5.25	0.19	2372.50	\$181.95	0.08	\$54.14	0.30
WOLVERINE MUTUAL INSURANCE	438.45	\$19.72	0.04	\$3.41	0.17	49.31	\$14.03	0.28	\$10.55	0.75	51.15	\$6.43	0.13	\$0.88	0.14	538.91	\$40.18	0.07	\$14.84	0.37

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
Mean:	5827.96	\$251.75	0.0633	\$268.32	0.6009	703.83	\$224.24	0.3653	\$155.82	8.5617	761.94	\$82.78	0.1362	\$43.57	3.0006	7227.11	\$544.81	0.0992	\$458.64	1.0266
StDev:	15214.28	\$601.71	0.0283	\$1,037.68	1.0656	1652.45	\$532.22	0.1269	\$374.99	54.800	1801.53	\$188.26	0.0577	\$98.31	15.585	18533.06	\$1,306.03	0.0351	\$1,386.91	3.1455
Min:	0.00	(\$2.44)	0.0129	\$0.00	0.0018	0.00	(\$0.74)	0.1081	(\$62.38)	0.0275	0.00	(\$0.31)	0.0401	\$0.00	0.0918	0.00	(\$3.07)	0.0228	(\$43.08)	0.0533
Max:	86558.70	\$2,903.06	0.1725	\$7,754.76	4.5104	8745.00	\$2,575.03	0.9653	\$1,870.28	399.79	9618.30	\$874.69	0.3316	\$455.04	109.73	104922.00	\$6,352.78	0.2054	\$9,454.61	23.585

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Premium Ratio
AIU INSURANCE COMPANY	14264.42	\$541.66	0.04	\$187.29	0.35	2425.86	\$668.44	0.28	\$497.70	0.74	2633.86	\$339.19	0.13	\$245.66	0.72	19324.14	\$1,549.29	0.08	\$930.65	0.60
ALLIED PROPERTY AND CASUALTY	37412.21	\$2,365.65	0.06	\$645.10	0.27	5686.73	\$1,626.70	0.29	\$854.86	0.53	6780.54	\$917.19	0.14	\$524.22	0.57	49879.48	\$4,909.54	0.10	\$2,024.18	0.41
ALLSTATE INSURANCE COMPANY	153413.70	\$8,757.41	0.06	\$7,293.50	0.83	16074.18	\$6,646.33	0.41	\$3,860.96	0.58	18780.71	\$4,121.62	0.22	\$2,154.56	0.52	188268.59	\$19,525.37	0.10	\$13,309.02	0.68
AMERICAN AND FOREIGN INSURANCE	2.32	\$0.24	0.10	\$0.00	NA	0.58	\$0.46	0.79	\$0.00	NA	1.00	\$0.30	0.30	\$0.00	NA	3.90	\$1.00	0.26	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	4566.10	\$307.32	0.07	\$22.22	0.07	631.49	\$182.16	0.29	\$151.02	0.83	631.49	\$60.70	0.10	\$114.62	1.89	5829.08	\$550.18	0.09	\$287.86	0.52
AMERICAN INSURANCE COMPANY, THE	219.27	\$16.21	0.07	\$1.09	0.07	37.61	\$13.46	0.36	\$0.00	NA	44.07	\$7.01	0.16	\$4.98	0.71	300.95	\$36.69	0.12	\$6.07	0.17
AMERICAN INTERNATIONAL INSURANCE	13771.38	\$626.43	0.05	\$226.79	0.36	2086.25	\$584.25	0.28	\$443.72	0.76	2335.67	\$348.84	0.15	\$172.67	0.49	18193.30	\$1,559.52	0.09	\$843.18	0.54
AMERICAN PROTECTION INSURANCE	0.00	(\$0.01)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.01)	NA	\$0.00	NA
AMERICAN RELIABLE INSURANCE	4.00	\$0.05	0.01	\$0.00	NA	1.00	\$0.06	0.06	\$0.00	NA	1.00	\$0.09	0.09	\$0.00	NA	6.00	\$0.20	0.03	\$0.00	NA
AMEX ASSURANCE COMPANY	1520.73	\$135.74	0.09	\$3.70	0.03	446.14	\$122.58	0.27	\$105.36	0.86	467.70	\$48.74	0.10	\$29.24	0.60	2434.57	\$307.06	0.13	\$138.30	0.45
AMICA MUTUAL INSURANCE COMPANY	2470.42	\$192.09	0.08	\$516.68	2.69	426.72	\$177.35	0.42	\$83.16	0.47	494.27	\$70.48	0.14	\$31.82	0.45	3391.41	\$439.91	0.13	\$631.66	1.44

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
ARGONAUT INSURANCE COMPANY	54.36	\$7.91	0.15	\$0.00	NA	3.33	\$3.38	1.01	\$0.00	NA	4.32	\$2.02	0.47	\$0.00	NA	62.01	\$13.31	0.21	\$0.00	NA
AUTO CLUB GROUP INSURANCE	180530.71	\$11,875.94	0.07	\$7,606.23	0.64	29715.52	\$9,691.38	0.33	\$7,059.60	0.73	32682.05	\$4,127.84	0.13	\$2,857.37	0.69	242928.28	\$25,695.15	0.11	\$17,523.20	0.68
AUTO CLUB INSURANCE ASSOCIATION	140479.70	\$9,802.85	0.07	\$4,509.56	0.46	21876.21	\$7,252.08	0.33	\$4,518.48	0.62	24729.88	\$3,054.68	0.12	\$2,105.56	0.69	187085.79	\$20,109.61	0.11	\$11,133.60	0.55
AUTO-OWNERS INSURANCE COMPANY	499146.58	\$18,388.96	0.04	\$19,317.41	1.05	52228.60	\$17,651.67	0.34	\$12,595.55	0.71	61496.50	\$6,753.56	0.11	\$3,074.53	0.46	612871.68	\$42,794.20	0.07	\$34,987.48	0.82
BRISTOL WEST INSURANCE COMPANY	11066.19	\$682.45	0.06	\$272.97	0.40	904.27	\$476.25	0.53	\$366.94	0.77	949.73	\$219.02	0.23	\$125.54	0.57	12920.19	\$1,377.72	0.11	\$765.45	0.56
CINCINNATI INSURANCE COMPANY, THE	9415.95	\$398.95	0.04	\$95.98	0.24	1237.40	\$403.69	0.33	\$163.23	0.40	1373.29	\$131.56	0.10	\$66.91	0.51	12026.64	\$934.19	0.08	\$326.12	0.35
CITIZENS INSURANCE COMPANY OF	408358.85	\$17,579.86	0.04	\$9,747.43	0.55	46075.85	\$14,146.31	0.31	\$9,308.65	0.66	51214.22	\$6,155.52	0.12	\$4,325.92	0.70	505648.92	\$37,881.69	0.07	\$23,382.00	0.62
CONTINENTAL INSURANCE COMPANY, THE	0.33	\$0.83	2.50	\$4.48	5.44	0.75	(\$0.47)	NA	\$11.83	NA	0.00	(\$0.30)	NA	\$5.78	NA	1.08	\$0.06	0.06	\$22.09	368.20
DAIRYLAND INSURANCE COMPANY	797.96	\$105.95	0.13	\$20.77	0.20	19.21	\$19.86	1.03	\$7.15	0.36	24.73	\$12.53	0.51	\$14.49	1.16	841.90	\$138.34	0.16	\$42.41	0.31
EMCASCO INSURANCE COMPANY	1328.47	\$93.92	0.07	\$3.88	0.04	91.89	\$45.83	0.50	\$36.40	0.79	103.72	\$21.87	0.21	\$9.84	0.45	1524.08	\$161.62	0.11	\$50.12	0.31
EMPLOYERS MUTUAL CASUALTY	579.46	\$42.24	0.07	\$6.14	0.15	46.76	\$22.35	0.48	(\$0.38)	NA	51.43	\$11.20	0.22	\$6.25	0.56	677.65	\$75.78	0.11	\$12.02	0.16

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
ESURANCE INSURANCE COMPANY	3.96	\$4.01	1.01	\$0.00	NA	0.82	\$1.70	2.07	\$0.00	NA	0.57	\$0.58	1.01	\$0.00	NA	5.35	\$6.28	1.17	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	234561.10	\$8,230.67	0.04	\$4,322.03	0.53	20918.30	\$6,220.78	0.30	\$5,053.24	0.81	23225.70	\$3,014.91	0.13	\$2,481.70	0.82	278705.10	\$17,466.35	0.06	\$11,856.98	0.68
FARM BUREAU MUTUAL INSURANCE	87953.80	\$2,428.63	0.03	\$1,303.82	0.54	8824.50	\$1,741.93	0.20	\$1,377.70	0.79	9899.30	\$1,057.95	0.11	\$816.26	0.77	106677.60	\$5,228.50	0.05	\$3,497.78	0.67
FARMERS INSURANCE EXCHANGE	39198.80	\$2,343.40	0.06	\$1,172.59	0.50	3710.19	\$1,498.17	0.40	\$1,146.34	0.77	4022.38	\$1,004.01	0.25	\$754.96	0.75	46931.37	\$4,845.57	0.10	\$3,073.90	0.63
FEDERAL INSURANCE COMPANY	297.62	\$31.56	0.11	\$0.00	NA	78.40	\$33.60	0.43	\$12.79	0.38	90.88	\$18.79	0.21	\$8.20	0.44	466.90	\$83.95	0.18	\$20.99	0.25
FIDELITY AND CASUALTY COMPANY OF	0.00	\$0.00	NA	\$1.15	574.00	0.00	\$0.02	NA	\$1.49	93.38	0.00	\$0.00	NA	\$0.70	174.25	0.00	\$0.02	NA	\$3.34	151.77
FOREMOST PROPERTY AND CASUALTY	4232.05	\$75.08	0.02	\$2.77	0.04	99.75	\$9.93	0.10	\$5.46	0.55	569.40	\$33.68	0.06	\$6.31	0.19	4901.20	\$118.68	0.02	\$14.53	0.12
FOREMOST SIGNATURE INSURANCE	0.00	(\$0.40)	NA	\$0.00	NA	0.00	(\$0.26)	NA	\$0.00	NA	0.00	(\$0.12)	NA	\$0.00	NA	0.00	(\$0.78)	NA	\$0.00	NA
FOUNDERS INSURANCE COMPANY	1978.96	\$230.00	0.12	\$27.60	0.12	20.90	\$17.86	0.85	\$17.02	0.95	22.65	\$11.10	0.49	\$2.87	0.26	2022.51	\$258.96	0.13	\$47.49	0.18
FOUNDERS INSURANCE COMPANY OF	705.80	\$76.22	0.11	\$8.07	0.11	4.23	\$4.32	1.02	\$0.00	NA	6.82	\$3.39	0.50	\$0.00	NA	716.85	\$83.92	0.12	\$8.07	0.10
FRANKENMUTH MUTUAL INSURANCE	53990.00	\$2,258.33	0.04	\$1,443.11	0.64	6163.00	\$1,768.33	0.29	\$1,263.17	0.71	6668.00	\$782.89	0.12	\$591.90	0.76	66821.00	\$4,809.54	0.07	\$3,298.18	0.69

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FREMONT MUTUAL INSURANCE	15797.32	\$364.93	0.02	\$600.67	1.65	1051.04	\$276.84	0.26	\$196.84	0.71	1177.40	\$121.32	0.10	\$111.35	0.92	18025.76	\$763.08	0.04	\$908.85	1.19
GE PROPERTY & CASUALTY INSURANCE	312.89	\$26.33	0.08	\$84.45	3.21	53.32	\$12.31	0.23	\$5.46	0.44	53.39	\$5.48	0.10	\$1.97	0.36	419.60	\$44.12	0.11	\$91.87	2.08
GEICO INDEMNITY COMPANY	6075.68	\$568.49	0.09	\$738.87	1.30	527.72	\$258.58	0.49	\$169.95	0.66	562.30	\$151.13	0.27	\$94.99	0.63	7165.70	\$978.20	0.14	\$1,003.81	1.03
GLENS FALLS INSURANCE COMPANY, THE	1750.17	\$123.99	0.07	\$3.30	0.03	304.74	\$104.04	0.34	\$12.24	0.12	338.59	\$54.52	0.16	\$8.72	0.16	2393.50	\$282.54	0.12	\$24.25	0.09
GLOBE INDEMNITY COMPANY	5.00	\$0.23	0.05	\$0.00	NA	1.00	\$0.45	0.45	\$0.00	NA	1.00	\$0.17	0.17	\$0.00	NA	7.00	\$0.84	0.12	\$0.00	NA
GMAC INSURANCE COMPANY	39.50	\$3.82	0.10	\$0.00	NA	5.00	\$2.69	0.54	\$0.00	NA	5.00	\$0.97	0.19	\$0.00	NA	49.50	\$7.48	0.15	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	0.00	(\$0.06)	NA	\$0.00	NA	0.00	(\$0.06)	NA	(\$2.62)	NA	0.00	\$0.00	NA	(\$1.46)	NA	0.00	(\$0.11)	NA	(\$4.08)	NA
GRANGE INSURANCE COMPANY OF	62.48	\$3.81	0.06	\$1.00	0.26	8.41	\$2.39	0.28	\$11.12	4.66	9.75	\$1.15	0.12	\$0.00	NA	80.64	\$7.34	0.09	\$12.12	1.65
GREAT AMERICAN INSURANCE	43.20	\$3.86	0.09	\$0.00	NA	7.60	\$1.32	0.17	\$0.00	NA	10.58	\$1.01	0.10	\$0.98	0.97	61.38	\$6.19	0.10	\$0.98	0.16
GREAT LAKES CASUALTY INSURANCE	3606.35	\$247.80	0.07	\$15.89	0.06	457.89	\$155.38	0.34	\$113.28	0.73	514.53	\$86.22	0.17	\$45.12	0.52	4578.77	\$489.40	0.11	\$174.29	0.36
GREAT NORTHERN INSURANCE	384.05	\$39.87	0.10	\$300.00	7.52	106.09	\$47.77	0.45	\$17.50	0.37	125.21	\$26.64	0.21	\$11.33	0.43	615.35	\$114.28	0.19	\$328.83	2.88

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GUARANTY NATIONAL INSURANCE	55.57	\$4.15	0.07	\$0.00	NA	4.91	\$3.98	0.81	\$3.75	0.94	4.75	\$1.59	0.33	\$0.00	NA	65.23	\$9.72	0.15	\$3.75	0.39
HARLEYSVILLE LAKE STATES INSURANCE	33881.16	\$2,435.99	0.07	\$516.41	0.21	3165.47	\$1,279.41	0.40	\$827.55	0.65	3665.00	\$616.15	0.17	\$375.04	0.61	40711.63	\$4,331.54	0.11	\$1,719.00	0.40
HARTFORD ACCIDENT AND INDEMNITY	2095.51	\$98.11	0.05	\$3.66	0.04	334.91	\$103.40	0.31	\$63.05	0.61	372.31	\$46.52	0.12	\$21.46	0.46	2802.73	\$248.02	0.09	\$88.18	0.36
HARTFORD CASUALTY INSURANCE	24.36	\$1.85	0.08	\$0.00	NA	5.13	\$2.11	0.41	\$2.49	1.18	5.13	\$0.57	0.11	\$0.00	NA	34.62	\$4.52	0.13	\$2.49	0.55
HARTFORD INSURANCE COMPANY OF	24886.20	\$1,193.82	0.05	\$638.10	0.53	4075.99	\$1,011.27	0.25	\$550.58	0.54	4784.39	\$446.32	0.09	\$346.19	0.78	33746.58	\$2,651.41	0.08	\$1,534.88	0.58
HARTFORD UNDERWRITERS INSURANCE	1068.06	\$58.57	0.05	\$45.91	0.78	176.33	\$44.93	0.25	\$63.84	1.42	192.06	\$19.52	0.10	\$18.19	0.93	1436.45	\$123.02	0.09	\$127.94	1.04
HASTINGS MUTUAL INSURANCE	29945.51	\$1,733.05	0.06	\$1,180.21	0.68	3496.50	\$834.02	0.24	\$645.10	0.77	3904.50	\$459.84	0.12	\$465.77	1.01	37346.51	\$3,026.91	0.08	\$2,291.08	0.76
HOME-OWNERS INSURANCE COMPANY	189468.45	\$6,667.98	0.04	\$3,273.77	0.49	19473.90	\$6,238.44	0.32	\$4,835.21	0.78	22261.00	\$2,241.77	0.10	\$1,162.37	0.52	231203.35	\$15,148.19	0.07	\$9,271.35	0.61
HORACE MANN INSURANCE COMPANY	3281.13	\$184.55	0.06	\$100.52	0.54	475.46	\$142.37	0.30	\$116.03	0.81	539.63	\$68.94	0.13	\$59.16	0.86	4296.22	\$395.86	0.09	\$275.70	0.70
INTEGON NATIONAL INSURANCE	1077.12	\$119.63	0.11	\$104.22	0.87	107.13	\$74.11	0.69	\$37.44	0.51	114.30	\$31.46	0.28	\$27.76	0.88	1298.55	\$225.20	0.17	\$169.42	0.75
LIBERTY INSURANCE CORPORATION	0.00	(\$0.54)	NA	\$250.80	NA	0.45	(\$0.36)	NA	\$10.10	NA	0.29	(\$0.13)	NA	\$0.06	NA	0.74	(\$1.03)	NA	\$260.96	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY MUTUAL FIRE INSURANCE	76968.63	\$6,524.42	0.08	\$5,461.57	0.84	16522.30	\$5,662.71	0.34	\$5,440.85	0.96	18811.97	\$2,716.11	0.14	\$2,775.56	1.02	112302.90	\$14,903.25	0.13	\$13,677.98	0.92
LUMBERMENS MUTUAL CASUALTY	752.27	\$36.82	0.05	\$80.36	2.18	121.41	\$34.35	0.28	(\$16.51)	NA	139.51	\$15.30	0.11	\$34.57	2.26	1013.19	\$86.47	0.09	\$98.43	1.14
MEEMIC INSURANCE COMPANY	71049.95	\$3,897.00	0.05	\$1,225.84	0.31	11376.42	\$3,362.18	0.30	\$2,413.73	0.72	12126.82	\$1,477.75	0.12	\$1,143.27	0.77	94553.19	\$8,736.93	0.09	\$4,782.84	0.55
MEMBERSELECT INSURANCE COMPANY	5241.22	\$708.49	0.14	\$130.38	0.18	511.37	\$352.50	0.69	\$221.98	0.63	579.14	\$211.79	0.37	\$117.61	0.56	6331.73	\$1,272.78	0.20	\$469.98	0.37
METROPOLITAN DIRECT PROPERTY AND	720.68	\$38.38	0.05	\$0.00	NA	77.60	\$24.07	0.31	\$30.63	1.27	97.89	\$12.67	0.13	\$38.83	3.06	896.17	\$75.12	0.08	\$69.46	0.92
METROPOLITAN GROUP PROPERTY AND	2683.62	\$142.40	0.05	\$15.51	0.11	367.03	\$124.51	0.34	\$52.09	0.42	397.30	\$46.32	0.12	\$26.86	0.58	3447.95	\$313.23	0.09	\$94.45	0.30
METROPOLITAN PROPERTY AND CASUALTY	401.46	\$22.30	0.06	\$209.66	9.40	36.71	\$9.34	0.25	\$7.43	0.80	43.49	\$5.64	0.13	\$3.23	0.57	481.66	\$37.28	0.08	\$220.31	5.91
MIC GENERAL INSURANCE CORPORATION	22825.91	\$1,186.80	0.05	\$533.65	0.45	4093.17	\$1,111.33	0.27	\$909.29	0.82	4525.01	\$581.45	0.13	\$311.22	0.54	31444.09	\$2,879.58	0.09	\$1,754.16	0.61
MICHIGAN AUTOMOBILE INSURANCE	2010.06	\$300.23	0.15	\$61.14	0.20	65.28	\$61.09	0.94	\$47.65	0.78	81.31	\$22.05	0.27	\$15.96	0.72	2156.65	\$383.37	0.18	\$124.75	0.33
MICHIGAN INSURANCE COMPANY	54863.00	\$900.97	0.02	\$151.76	0.17	5411.00	\$737.67	0.14	\$418.45	0.57	5530.00	\$295.16	0.05	\$237.73	0.81	65804.00	\$1,933.80	0.03	\$807.94	0.42
MICHIGAN MILLERS MUTUAL	36020.77	\$1,647.26	0.05	\$1,559.35	0.95	3901.40	\$1,048.29	0.27	\$742.41	0.71	4628.00	\$564.43	0.12	\$366.32	0.65	44550.17	\$3,259.98	0.07	\$2,668.08	0.82

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MID-CENTURY INSURANCE COMPANY	54.96	\$1.51	0.03	\$0.00	NA	6.82	\$2.14	0.31	\$0.03	0.01	8.41	\$1.23	0.15	\$1.63	1.32	70.19	\$4.88	0.07	\$1.66	0.34
MODERN SERVICE INSURANCE	26322.38	\$3,538.07	0.13	\$1,449.29	0.41	781.96	\$754.44	0.96	\$669.50	0.89	873.48	\$425.97	0.49	\$241.13	0.57	27977.82	\$4,718.48	0.17	\$2,359.92	0.50
MUTUAL SERVICE CASUALTY	17135.02	\$859.29	0.05	\$409.78	0.48	1984.73	\$614.77	0.31	\$431.75	0.70	2219.28	\$294.87	0.13	\$213.79	0.73	21339.03	\$1,768.93	0.08	\$1,055.31	0.60
NATIONAL BEN- FRANKLIN INSURANCE	514.75	\$29.77	0.06	\$0.00	NA	90.17	\$24.09	0.27	\$3.07	0.13	95.16	\$13.35	0.14	\$2.96	0.22	700.08	\$67.21	0.10	\$6.03	0.09
NATIONAL GENERAL INSURANCE	2442.46	\$227.82	0.09	\$293.45	1.29	486.27	\$113.85	0.23	\$64.81	0.57	549.80	\$48.71	0.09	\$43.79	0.90	3478.53	\$390.38	0.11	\$402.04	1.03
NATIONWIDE INSURANCE COMPANY OF	10664.90	\$552.64	0.05	\$482.58	0.87	1953.32	\$498.67	0.26	\$547.29	1.10	2312.09	\$269.93	0.12	\$319.04	1.18	14930.31	\$1,321.24	0.09	\$1,348.91	1.02
NATIONWIDE MUTUAL FIRE INSURANCE	4343.38	\$307.26	0.07	\$140.10	0.46	798.15	\$277.36	0.35	\$202.87	0.73	865.69	\$152.93	0.18	\$79.29	0.52	6007.22	\$737.55	0.12	\$422.26	0.57
NATIONWIDE PROPERTY AND CASUALTY	5.50	\$0.72	0.13	\$0.00	NA	1.50	\$0.90	0.60	\$0.00	NA	1.50	\$0.35	0.23	\$0.00	NA	8.50	\$1.96	0.23	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	10816.00	\$1,362.75	0.13	\$770.52	0.57	180.00	\$188.29	1.05	\$139.32	0.74	227.00	\$88.23	0.39	\$44.42	0.50	11223.00	\$1,639.26	0.15	\$954.26	0.58
NORTHERN INSURANCE COMPANY OF	38.65	\$2.19	0.06	\$10.17	4.64	5.02	\$1.48	0.29	\$3.51	2.37	4.59	\$0.73	0.16	\$2.08	2.86	48.26	\$4.40	0.09	\$15.76	3.58
NORTHERN MUTUAL INSURANCE	161.91	\$1.17	0.01	\$0.00	NA	0.24	\$0.26	1.09	\$0.00	NA	0.24	\$0.08	0.32	\$0.00	NA	162.39	\$1.51	0.01	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
PACIFIC INDEMNITY COMPANY	9.81	\$1.49	0.15	\$0.00	NA	2.86	\$2.63	0.92	\$0.00	NA	2.44	\$1.29	0.53	\$0.00	NA	15.11	\$5.41	0.36	\$0.00	NA
PARTNERS MUTUAL INSURANCE	3163.97	\$352.44	0.11	\$370.62	1.05	806.92	\$223.50	0.28	\$176.55	0.79	424.90	\$123.97	0.29	\$87.34	0.70	4395.79	\$699.90	0.16	\$634.51	0.91
PHARMACISTS MUTUAL INSURANCE	72.74	\$4.72	0.06	\$0.00	NA	20.67	\$3.45	0.17	\$4.88	1.41	11.33	\$1.48	0.13	\$0.00	NA	104.74	\$9.65	0.09	\$4.88	0.51
PIONEER STATE MUTUAL INSURANCE	73303.40	\$3,349.57	0.05	\$824.75	0.25	10196.60	\$2,016.72	0.20	\$1,746.74	0.87	10384.02	\$855.53	0.08	\$859.78	1.00	93884.02	\$6,221.82	0.07	\$3,431.27	0.55
PROGRESSIVE MICHIGAN INSURANCE	42244.00	\$3,766.43	0.09	\$2,297.06	0.61	5115.00	\$2,534.07	0.50	\$1,349.60	0.53	5503.00	\$1,066.41	0.19	\$553.77	0.52	52862.00	\$7,366.91	0.14	\$4,200.42	0.57
PRUDENTIAL GENERAL INSURANCE	364.79	\$31.60	0.09	\$1.43	0.05	38.14	\$19.46	0.51	\$4.50	0.23	30.98	\$6.54	0.21	\$1.49	0.23	433.91	\$57.60	0.13	\$7.42	0.13
PRUDENTIAL PROPERTY AND CASUALTY	13302.06	\$666.76	0.05	\$136.70	0.21	1689.95	\$471.98	0.28	\$252.01	0.53	1693.45	\$274.81	0.16	\$153.69	0.56	16685.46	\$1,413.55	0.08	\$542.40	0.38
QBE INSURANCE CORPORATION	3259.40	\$524.00	0.16	\$62.10	0.12	49.31	\$67.65	1.37	\$15.38	0.23	58.00	\$25.81	0.45	\$9.99	0.39	3366.71	\$617.47	0.18	\$87.47	0.14
RESPONSE WORLDWIDE INSURANCE	0.00	(\$0.02)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.02)	NA	\$0.00	NA
SAFECO INSURANCE COMPANY OF	1042.97	\$81.00	0.08	\$402.43	4.97	174.72	\$66.27	0.38	\$35.90	0.54	211.58	\$22.38	0.11	\$27.96	1.25	1429.27	\$169.64	0.12	\$466.29	2.75
SAFECO INSURANCE COMPANY OF	7257.41	\$638.28	0.09	\$351.42	0.55	1196.88	\$438.97	0.37	\$263.38	0.60	1436.80	\$158.82	0.11	\$122.58	0.77	9891.09	\$1,236.07	0.12	\$737.37	0.60

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA INSURANCE, A MUTUAL	732.03	\$43.36	0.06	\$16.38	0.38	89.38	\$28.79	0.32	\$16.27	0.56	99.79	\$15.14	0.15	\$11.64	0.77	921.20	\$87.29	0.09	\$44.29	0.51
SECURA SUPREME INSURANCE	9.00	\$1.01	0.11	\$0.00	NA	3.00	\$0.86	0.29	\$0.00	NA	3.00	\$0.38	0.13	\$0.00	NA	15.00	\$2.25	0.15	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	2903.39	\$252.73	0.09	\$24.54	0.10	134.71	\$90.93	0.68	\$108.80	1.20	137.23	\$46.26	0.34	\$32.99	0.71	3175.33	\$389.92	0.12	\$166.32	0.43
STATE AUTOMOBILE MUTUAL	743.56	\$45.01	0.06	\$17.25	0.38	115.57	\$50.83	0.44	\$26.51	0.52	129.47	\$22.07	0.17	\$8.42	0.38	988.60	\$117.91	0.12	\$52.18	0.44
STATE FARM FIRE AND CASUALTY	861.24	\$86.68	0.10	\$2.27	0.03	97.04	\$65.93	0.68	\$30.57	0.46	113.56	\$23.44	0.21	(\$2.84)	NA	1071.84	\$176.06	0.16	\$30.00	0.17
STATE FARM MUTUAL AUTOMOBILE	496028.77	\$24,824.77	0.05	\$19,071.59	0.77	61806.76	\$19,916.07	0.32	\$15,009.23	0.75	70212.24	\$10,154.68	0.14	\$8,466.46	0.83	628047.77	\$54,895.52	0.09	\$42,547.28	0.78
TEACHERS INSURANCE COMPANY	1300.01	\$60.83	0.05	\$22.02	0.36	208.73	\$53.77	0.26	\$48.76	0.91	220.55	\$22.01	0.10	\$17.77	0.81	1729.29	\$136.61	0.08	\$88.55	0.65
TITAN INSURANCE COMPANY	21860.14	\$2,918.85	0.13	\$1,871.74	0.64	739.77	\$687.44	0.93	\$536.42	0.78	838.15	\$354.12	0.42	\$172.75	0.49	23438.06	\$3,960.41	0.17	\$2,580.92	0.65
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.18	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.18	NA
TRUMBULL INSURANCE COMPANY	219.96	\$12.89	0.06	\$3.45	0.27	16.99	\$8.00	0.47	\$11.20	1.40	18.32	\$3.51	0.19	\$1.22	0.35	255.27	\$24.40	0.10	\$15.87	0.65
UNITED SERVICES AUTOMOBILE	28366.39	\$1,474.24	0.05	\$545.16	0.37	5383.04	\$1,772.38	0.33	\$984.93	0.56	6012.24	\$578.28	0.10	\$316.18	0.55	39761.67	\$3,824.90	0.10	\$1,846.26	0.48

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 58 North

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
UNITRIN DIRECT INSURANCE COMPANY	2849.53	\$177.21	0.06	\$12.68	0.07	366.27	\$117.90	0.32	\$58.00	0.49	373.90	\$74.79	0.20	\$11.97	0.16	3589.70	\$369.90	0.10	\$82.64	0.22
UNITRIN DIRECT PROPERTY & CASUALTY	17.75	\$1.00	0.06	\$0.00	NA	3.55	\$1.67	0.47	\$0.00	NA	6.45	\$0.60	0.09	\$0.00	NA	27.75	\$3.27	0.12	\$0.00	NA
USAA CASUALTY INSURANCE	13543.51	\$776.96	0.06	\$188.87	0.24	2454.62	\$968.53	0.39	\$650.58	0.67	2628.21	\$308.00	0.12	\$245.31	0.80	18626.34	\$2,053.48	0.11	\$1,084.76	0.53
VIGILANT INSURANCE COMPANY	12.00	\$1.21	0.10	\$0.00	NA	3.00	\$1.14	0.38	\$0.00	NA	3.00	\$0.70	0.23	\$0.00	NA	18.00	\$3.06	0.17	\$0.00	NA
WARNER INSURANCE COMPANY	12.24	(\$0.22)	NA	\$0.00	NA	1.38	\$0.13	0.09	\$0.00	NA	2.35	\$0.04	0.02	\$0.04	0.80	15.97	(\$0.05)	NA	\$0.04	NA
WEST AMERICAN INSURANCE	10934.09	\$727.90	0.07	\$818.47	1.12	1544.75	\$447.98	0.29	\$300.50	0.67	1751.24	\$306.42	0.17	\$253.11	0.83	14230.08	\$1,482.30	0.10	\$1,372.08	0.93
WESTFIELD INSURANCE COMPANY	20667.99	\$920.12	0.04	\$252.22	0.27	2261.74	\$721.90	0.32	\$332.40	0.46	2458.25	\$369.39	0.15	\$151.94	0.41	25387.98	\$2,011.41	0.08	\$736.56	0.37
WOLVERINE MUTUAL INSURANCE	18553.19	\$854.49	0.05	\$246.77	0.29	2069.39	\$620.08	0.30	\$546.12	0.88	2258.88	\$260.11	0.12	\$211.32	0.81	22881.46	\$1,734.67	0.08	\$1,004.21	0.58
Mean:	31376.02	\$1,569.47	0.1054	\$1,010.80	8.0635	3800.36	\$1,219.33	0.4437	\$871.05	1.8906	4318.15	\$567.63	0.1933	\$394.38	2.8594	39009.19	\$3,303.06	0.1232	\$2,239.45	6.6194
StDev:	85550.03	\$3,881.64	0.2629	\$2,995.12	64.094	10030.48	\$3,253.41	0.3014	\$2,357.39	10.242	11459.24	\$1,490.76	0.1393	\$1,087.72	19.167	106230.86	\$8,540.40	0.1177	\$6,300.53	42.189
Min:	0.00	(\$0.54)	0.0072	\$0.00	0.0262	0.00	(\$0.47)	0.059	(\$16.51)	0.0140	0.00	(\$0.30)	0.0187	\$0.00	0.1599	0.00	(\$1.03)	0.0093	(\$4.08)	0.0858
Max:	499146.58	\$24,824.77	2.5	\$19,317.41	574	61806.76	\$19,916.07	2.072	\$15,009.23	93.375	70212.24	\$10,154.68	1.0123	\$8,466.46	174.25	628047.77	\$54,895.52	1.1744	\$42,547.28	368.2

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 59 North East Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	5480.27	\$237.08	0.04	\$323.13	1.36	898.49	\$247.89	0.28	\$171.43	0.69	999.65	\$140.42	0.14	\$139.89	1.00	7378.41	\$625.38	0.08	\$634.45	1.01
ALLIED PROPERTY AND CASUALTY	16794.59	\$1,177.10	0.07	\$720.16	0.61	2306.80	\$712.81	0.31	\$499.60	0.70	2840.79	\$450.75	0.16	\$319.69	0.71	21942.18	\$2,340.66	0.11	\$1,539.45	0.66
ALLSTATE INSURANCE COMPANY	41588.53	\$2,522.11	0.06	\$1,012.42	0.40	4148.09	\$1,777.47	0.43	\$949.77	0.53	5158.56	\$1,132.34	0.22	\$836.30	0.74	50895.18	\$5,431.92	0.11	\$2,798.49	0.52
AMERICAN FELLOWSHIP MUTUAL	5433.30	\$366.05	0.07	\$94.02	0.26	704.85	\$245.80	0.35	\$263.39	1.07	704.85	\$80.41	0.11	\$111.85	1.39	6843.00	\$692.26	0.10	\$469.26	0.68
AMERICAN INSURANCE COMPANY, THE	2.60	\$0.31	0.12	\$0.00	NA	0.94	\$0.08	0.08	\$0.00	NA	0.65	\$0.02	0.04	\$0.00	NA	4.19	\$0.41	0.10	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	7217.25	\$376.79	0.05	\$429.89	1.14	1035.11	\$282.82	0.27	\$232.56	0.82	1201.74	\$201.71	0.17	\$187.83	0.93	9454.10	\$861.32	0.09	\$850.28	0.99
AMERICAN RELIABLE INSURANCE	4.00	\$0.07	0.02	\$0.00	NA	3.00	\$0.17	0.06	\$0.00	NA	3.00	\$0.24	0.08	\$0.00	NA	10.00	\$0.49	0.05	\$0.00	NA
AMEX ASSURANCE COMPANY	521.38	\$48.46	0.09	\$5.04	0.10	141.23	\$37.73	0.27	\$27.48	0.73	163.37	\$17.35	0.11	\$24.83	1.43	825.98	\$103.54	0.13	\$57.35	0.55
AMICA MUTUAL INSURANCE COMPANY	534.80	\$42.07	0.08	\$21.91	0.52	75.78	\$30.06	0.40	\$7.25	0.24	95.07	\$12.14	0.13	\$10.92	0.90	705.65	\$84.27	0.12	\$40.08	0.48
ARGONAUT INSURANCE COMPANY	26.77	\$3.05	0.11	\$0.00	NA	3.50	\$2.85	0.81	\$0.00	NA	4.07	\$1.31	0.32	\$0.00	NA	34.34	\$7.21	0.21	\$0.00	NA
AUTO CLUB GROUP INSURANCE	49658.63	\$3,187.91	0.06	\$1,114.62	0.35	8141.94	\$2,741.00	0.34	\$1,563.10	0.57	9128.56	\$1,319.20	0.14	\$1,016.74	0.77	66929.13	\$7,248.11	0.11	\$3,694.46	0.51

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 59 North East Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB INSURANCE ASSOCIATION	48755.20	\$3,505.97	0.07	\$2,684.20	0.77	7071.45	\$2,484.41	0.35	\$1,254.73	0.51	8314.80	\$1,185.70	0.14	\$771.59	0.65	64141.45	\$7,176.09	0.11	\$4,710.53	0.66
AUTO-OWNERS INSURANCE COMPANY	283753.09	\$10,463.95	0.04	\$6,712.59	0.64	28213.20	\$9,774.36	0.35	\$6,295.05	0.64	34485.50	\$3,885.86	0.11	\$2,398.79	0.62	346451.79	\$24,124.18	0.07	\$15,406.42	0.64
BRISTOL WEST INSURANCE COMPANY	5219.46	\$366.47	0.07	\$48.18	0.13	346.98	\$218.43	0.63	\$160.44	0.73	388.39	\$108.42	0.28	\$113.25	1.04	5954.83	\$693.32	0.12	\$321.87	0.46
CINCINNATI INSURANCE COMPANY, THE	17028.59	\$702.78	0.04	\$146.48	0.21	1939.89	\$643.17	0.33	\$347.06	0.54	2259.75	\$253.62	0.11	\$266.20	1.05	21228.23	\$1,599.57	0.08	\$759.73	0.47
CITIZENS INSURANCE COMPANY OF	115113.95	\$5,047.58	0.04	\$2,662.86	0.53	12488.76	\$3,818.69	0.31	\$1,983.17	0.52	14579.47	\$1,774.63	0.12	\$1,632.07	0.92	142182.18	\$10,640.90	0.07	\$6,278.09	0.59
CONTINENTAL INSURANCE COMPANY, THE	0.91	(\$0.27)	NA	\$0.55	NA	0.33	\$0.32	0.98	\$1.85	5.72	0.08	(\$0.05)	NA	\$0.72	NA	1.32	\$0.01	0.01	\$3.12	390.00
DAIRYLAND INSURANCE COMPANY	257.97	\$31.99	0.12	\$1.98	0.06	16.81	\$14.10	0.84	\$2.04	0.14	18.89	\$8.63	0.46	\$1.52	0.18	293.67	\$54.72	0.19	\$5.54	0.10
EMCASCO INSURANCE COMPANY	877.06	\$63.20	0.07	\$0.00	NA	57.99	\$27.51	0.47	\$17.74	0.64	65.24	\$14.04	0.22	\$21.37	1.52	1000.29	\$104.75	0.10	\$39.11	0.37
EMPLOYERS MUTUAL CASUALTY	1055.44	\$73.91	0.07	\$1.59	0.02	66.18	\$28.05	0.42	\$11.09	0.40	82.96	\$16.09	0.19	\$14.70	0.91	1204.58	\$118.05	0.10	\$27.38	0.23
ESURANCE INSURANCE COMPANY	7.98	\$4.07	0.51	\$0.00	NA	1.16	\$0.93	0.80	\$0.00	NA	1.25	\$0.63	0.50	\$5.85	9.29	10.39	\$5.63	0.54	\$5.85	1.04
FARM BUREAU GENERAL INSURANCE	52663.20	\$2,253.29	0.04	\$2,102.91	0.93	4325.10	\$1,286.44	0.30	\$972.07	0.76	5040.60	\$972.13	0.19	\$839.13	0.86	62028.90	\$4,511.86	0.07	\$3,914.11	0.87

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 59 North East Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU MUTUAL INSURANCE	39652.10	\$1,403.12	0.04	\$1,299.64	0.93	3931.10	\$833.63	0.21	\$607.51	0.73	4441.30	\$709.35	0.16	\$570.46	0.80	48024.50	\$2,946.10	0.06	\$2,477.61	0.84
FARMERS INSURANCE EXCHANGE	34236.36	\$1,997.99	0.06	\$969.81	0.49	2975.02	\$1,315.13	0.44	\$1,155.55	0.88	3548.04	\$949.90	0.27	\$823.09	0.87	40759.42	\$4,263.02	0.10	\$2,948.45	0.69
FIDELITY AND CASUALTY COMPANY OF	4.42	\$0.21	0.05	\$0.00	NA	1.08	\$0.37	0.34	\$0.00	NA	1.66	\$0.13	0.08	\$0.26	2.07	7.16	\$0.71	0.10	\$0.26	0.37
FOREMOST PROPERTY AND CASUALTY	981.14	\$21.48	0.02	\$0.74	0.03	33.74	\$3.28	0.10	\$0.00	NA	133.66	\$8.14	0.06	\$8.63	1.06	1148.54	\$32.90	0.03	\$9.37	0.28
FOUNDERS INSURANCE COMPANY	459.97	\$59.70	0.13	\$0.94	0.02	4.06	\$4.04	1.00	\$0.00	NA	3.91	\$1.64	0.42	\$5.86	3.58	467.94	\$65.37	0.14	\$6.80	0.10
FOUNDERS INSURANCE COMPANY OF	58.06	\$7.91	0.14	\$0.00	NA	0.08	\$0.16	1.95	\$0.00	NA	0.08	\$0.07	0.83	\$0.00	NA	58.22	\$8.13	0.14	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	32729.00	\$1,260.20	0.04	\$464.46	0.37	3516.00	\$964.79	0.27	\$561.01	0.58	4133.00	\$462.21	0.11	\$593.96	1.29	40378.00	\$2,687.20	0.07	\$1,619.43	0.60
FREMONT MUTUAL INSURANCE	13008.57	\$290.12	0.02	\$596.86	2.06	819.57	\$210.26	0.26	\$174.26	0.83	982.19	\$95.50	0.10	\$91.94	0.96	14810.33	\$595.88	0.04	\$863.06	1.45
GE PROPERTY & CASUALTY INSURANCE	371.89	\$28.16	0.08	\$0.00	NA	64.24	\$15.79	0.25	\$0.13	0.01	65.57	\$7.32	0.11	\$7.21	0.99	501.70	\$51.27	0.10	\$7.34	0.14
GEICO INDEMNITY COMPANY	2774.20	\$265.08	0.10	\$364.47	1.37	175.20	\$91.91	0.52	\$47.02	0.51	195.07	\$56.03	0.29	\$37.73	0.67	3144.47	\$413.02	0.13	\$449.23	1.09
GLENS FALLS INSURANCE COMPANY, THE	835.69	\$57.43	0.07	\$25.21	0.44	135.84	\$46.57	0.34	\$11.84	0.25	163.26	\$27.04	0.17	\$3.37	0.12	1134.79	\$131.03	0.12	\$40.42	0.31

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TERRITORY 59 North East Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GLOBE INDEMNITY COMPANY	10.00	\$0.45	0.05	\$0.00	NA	2.00	\$0.30	0.15	\$0.00	NA	2.00	\$0.12	0.06	\$0.00	NA	14.00	\$0.87	0.06	\$0.00	NA
GMAC INSURANCE COMPANY	12.00	\$0.86	0.07	\$0.00	NA	2.00	\$0.37	0.18	\$0.00	NA	2.00	\$0.51	0.25	\$0.00	NA	16.00	\$1.74	0.11	\$0.00	NA
GRANGE INSURANCE COMPANY OF	18.00	\$1.19	0.07	\$0.00	NA	3.00	\$1.38	0.46	\$0.00	NA	3.00	\$0.70	0.23	\$0.00	NA	24.00	\$3.28	0.14	\$0.00	NA
GREAT AMERICAN INSURANCE	184.85	\$20.90	0.11	\$0.00	NA	38.00	\$15.49	0.41	\$11.98	0.77	43.45	\$7.90	0.18	\$0.48	0.06	266.30	\$44.29	0.17	\$12.46	0.28
GREAT LAKES CASUALTY INSURANCE	1190.78	\$101.29	0.09	\$12.59	0.12	142.23	\$46.92	0.33	\$44.70	0.95	159.02	\$29.00	0.18	\$24.73	0.85	1492.03	\$177.21	0.12	\$82.02	0.46
GREAT NORTHERN INSURANCE	5.61	\$0.67	0.12	\$0.00	NA	2.00	\$0.69	0.35	\$15.65	22.68	3.00	\$0.77	0.26	\$0.00	NA	10.61	\$2.12	0.20	\$15.65	7.37
GUARANTY NATIONAL INSURANCE	8.66	\$0.61	0.07	\$0.00	NA	1.50	\$1.06	0.70	\$0.00	NA	1.50	\$0.43	0.28	\$6.03	14.18	11.66	\$2.09	0.18	\$6.03	2.88
HARLEYSVILLE LAKE STATES INSURANCE	2742.84	\$238.10	0.09	\$355.12	1.49	143.43	\$86.71	0.60	\$86.48	1.00	218.16	\$62.87	0.29	\$61.61	0.98	3104.43	\$387.68	0.12	\$503.21	1.30
HARTFORD CASUALTY INSURANCE	11.53	\$0.96	0.08	\$0.00	NA	2.33	\$0.63	0.27	\$0.00	NA	2.33	\$0.18	0.08	\$0.00	NA	16.19	\$1.77	0.11	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	13897.80	\$674.02	0.05	\$542.81	0.81	2167.09	\$560.25	0.26	\$338.06	0.60	2573.18	\$236.88	0.09	\$153.75	0.65	18638.07	\$1,471.14	0.08	\$1,034.61	0.70
HARTFORD UNDERWRITERS INSURANCE	202.70	\$11.33	0.06	\$4.10	0.36	25.59	\$6.99	0.27	\$22.34	3.19	28.70	\$3.17	0.11	\$7.32	2.31	256.99	\$21.49	0.08	\$33.76	1.57

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TERRITORY 59 North East Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HASTINGS MUTUAL INSURANCE	6800.35	\$410.74	0.06	\$269.59	0.66	667.00	\$175.19	0.26	\$154.45	0.88	778.50	\$90.24	0.12	\$124.42	1.38	8245.85	\$676.18	0.08	\$548.46	0.81
HOME-OWNERS INSURANCE COMPANY	146503.70	\$5,168.10	0.04	\$3,754.13	0.73	14415.10	\$4,738.07	0.33	\$3,336.63	0.70	17060.60	\$1,765.72	0.10	\$1,260.14	0.71	177979.40	\$11,671.89	0.07	\$8,350.90	0.72
HORACE MANN INSURANCE COMPANY	799.60	\$44.69	0.06	\$0.00	NA	119.74	\$33.11	0.28	\$30.33	0.92	140.56	\$20.50	0.15	\$26.07	1.27	1059.90	\$98.30	0.09	\$56.39	0.57
INTEGON NATIONAL INSURANCE	590.61	\$59.83	0.10	\$6.55	0.11	53.12	\$34.17	0.64	\$24.87	0.73	58.41	\$15.02	0.26	\$20.81	1.39	702.14	\$109.02	0.16	\$52.22	0.48
LIBERTY MUTUAL FIRE INSURANCE	6657.84	\$525.29	0.08	\$453.01	0.86	1469.08	\$467.72	0.32	\$291.78	0.62	1755.19	\$243.55	0.14	\$300.35	1.23	9882.11	\$1,236.56	0.13	\$1,045.14	0.85
LUMBERMENS MUTUAL CASUALTY	77.87	\$3.71	0.05	\$0.00	NA	7.02	\$1.30	0.19	\$0.00	NA	12.61	\$1.47	0.12	(\$1.96)	NA	97.50	\$6.48	0.07	(\$1.96)	NA
MEEMIC INSURANCE COMPANY	31733.02	\$1,821.03	0.06	\$586.03	0.32	4966.68	\$1,576.81	0.32	\$894.02	0.57	5492.89	\$727.39	0.13	\$678.11	0.93	42192.59	\$4,125.23	0.10	\$2,158.16	0.52
MEMBERSELECT INSURANCE COMPANY	1092.13	\$147.40	0.13	\$20.35	0.14	91.54	\$64.58	0.71	\$33.15	0.51	107.88	\$43.12	0.40	\$9.95	0.23	1291.55	\$255.11	0.20	\$63.45	0.25
MERASTAR INSURANCE COMPANY	18.60	\$1.61	0.09	\$0.00	NA	3.48	\$1.35	0.39	\$0.00	NA	3.48	\$0.52	0.15	\$0.00	NA	25.56	\$3.47	0.14	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	1034.20	\$60.19	0.06	\$104.76	1.74	107.80	\$34.03	0.32	\$14.25	0.42	140.46	\$19.77	0.14	\$17.69	0.89	1282.46	\$113.99	0.09	\$136.69	1.20
METROPOLITAN GENERAL INSURANCE	18.00	\$0.39	0.02	\$0.00	NA	1.00	\$0.16	0.16	\$0.00	NA	1.00	\$0.07	0.07	\$0.00	NA	20.00	\$0.61	0.03	\$0.00	NA

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TERRITORY 59 North East Central

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN GROUP PROPERTY AND	2399.59	\$101.80	0.04	\$7.40	0.07	329.02	\$98.53	0.30	\$54.20	0.55	362.70	\$36.65	0.10	\$21.82	0.60	3091.31	\$236.97	0.08	\$83.43	0.35
METROPOLITAN PROPERTY AND CASUALTY	382.56	\$20.40	0.05	\$0.98	0.05	43.73	\$12.59	0.29	\$1.61	0.13	45.33	\$7.14	0.16	\$5.96	0.83	471.62	\$40.13	0.09	\$8.55	0.21
MIC GENERAL INSURANCE CORPORATION	23535.91	\$1,506.37	0.06	\$1,101.51	0.73	4212.08	\$1,138.54	0.27	\$831.94	0.73	4644.06	\$561.30	0.12	\$429.03	0.76	32392.05	\$3,206.21	0.10	\$2,362.48	0.74
MICHIGAN AUTOMOBILE INSURANCE	1132.61	\$163.47	0.14	\$3.11	0.02	33.53	\$29.39	0.88	\$10.83	0.37	42.48	\$11.78	0.28	\$6.79	0.58	1208.62	\$204.65	0.17	\$20.73	0.10
MICHIGAN INSURANCE COMPANY	20279.00	\$303.23	0.01	\$142.15	0.47	1689.00	\$218.24	0.13	\$89.37	0.41	1832.00	\$98.32	0.05	\$78.62	0.80	23800.00	\$619.79	0.03	\$310.14	0.50
MICHIGAN MILLERS MUTUAL	26993.48	\$1,205.78	0.04	\$533.54	0.44	2897.32	\$803.90	0.28	\$603.70	0.75	3550.75	\$446.28	0.13	\$399.84	0.90	33441.55	\$2,455.96	0.07	\$1,537.08	0.63
MID-CENTURY INSURANCE COMPANY	90.96	\$4.79	0.05	\$0.77	0.16	5.32	\$2.89	0.54	\$0.00	NA	9.40	\$2.09	0.22	\$0.32	0.15	105.68	\$9.77	0.09	\$1.09	0.11
MODERN SERVICE INSURANCE	9557.57	\$1,229.75	0.13	\$507.31	0.41	240.13	\$249.95	1.04	\$198.18	0.79	286.65	\$150.52	0.53	\$71.00	0.47	10084.35	\$1,630.22	0.16	\$776.49	0.48
MUTUAL SERVICE CASUALTY	4186.80	\$209.33	0.05	\$186.73	0.89	431.95	\$145.47	0.34	\$66.22	0.46	500.13	\$73.23	0.15	\$50.32	0.69	5118.88	\$428.03	0.08	\$303.26	0.71
NATIONAL BEN- FRANKLIN INSURANCE	184.17	\$9.26	0.05	\$0.00	NA	29.92	\$9.15	0.31	\$0.69	0.07	34.75	\$4.57	0.13	\$0.13	0.03	248.84	\$22.98	0.09	\$0.81	0.04
NATIONAL GENERAL INSURANCE	1322.93	\$128.11	0.10	\$18.92	0.15	251.57	\$70.68	0.28	\$62.59	0.89	299.55	\$31.99	0.11	\$23.87	0.75	1874.05	\$230.77	0.12	\$105.38	0.46

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NATIONWIDE INSURANCE COMPANY OF	4521.26	\$250.50	0.06	\$265.62	1.06	746.96	\$208.52	0.28	\$256.71	1.23	907.51	\$129.21	0.14	\$172.42	1.33	6175.73	\$588.23	0.10	\$694.75	1.18
NATIONWIDE MUTUAL FIRE INSURANCE	1480.20	\$113.70	0.08	\$120.48	1.06	268.54	\$93.84	0.35	\$59.89	0.64	294.67	\$56.18	0.19	\$31.88	0.57	2043.41	\$263.72	0.13	\$212.25	0.80
NATIONWIDE PROPERTY AND CASUALTY	8.02	\$1.63	0.20	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	8.02	\$1.63	0.20	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	5009.00	\$684.13	0.14	\$407.43	0.60	105.00	\$116.15	1.11	\$93.14	0.80	151.00	\$65.81	0.44	\$33.51	0.51	5265.00	\$866.09	0.16	\$534.07	0.62
NORTHERN MUTUAL INSURANCE	20.29	\$2.74	0.14	\$0.00	NA	1.50	\$0.69	0.46	\$0.00	NA	1.50	\$0.35	0.24	\$1.26	3.56	23.29	\$3.79	0.16	\$1.26	0.33
PARTNERS MUTUAL INSURANCE	1006.59	\$98.58	0.10	\$59.08	0.60	194.38	\$56.83	0.29	\$52.72	0.93	117.23	\$30.08	0.26	\$24.77	0.82	1318.20	\$185.48	0.14	\$136.56	0.74
PIONEER STATE MUTUAL INSURANCE	62683.83	\$2,821.72	0.05	\$525.22	0.19	8242.67	\$1,653.26	0.20	\$1,168.24	0.71	8581.54	\$767.99	0.09	\$973.18	1.27	79508.04	\$5,242.97	0.07	\$2,666.64	0.51
PROGRESSIVE MICHIGAN INSURANCE	17800.00	\$1,592.16	0.09	\$426.00	0.27	2032.00	\$968.49	0.48	\$453.15	0.47	2232.00	\$460.54	0.21	\$272.94	0.59	22064.00	\$3,021.19	0.14	\$1,152.09	0.38
PRUDENTIAL GENERAL INSURANCE	4.98	\$0.38	0.08	\$0.00	NA	0.41	\$0.14	0.34	\$0.00	NA	0.41	\$0.05	0.13	\$0.00	NA	5.80	\$0.57	0.10	\$0.00	NA
PRUDENTIAL PROPERTY AND CASUALTY	468.79	\$25.10	0.05	\$0.83	0.03	48.72	\$13.09	0.27	\$5.09	0.39	53.39	\$8.96	0.17	\$6.74	0.75	570.90	\$47.15	0.08	\$12.66	0.27
QBE INSURANCE CORPORATION	2815.23	\$430.92	0.15	\$30.06	0.07	34.22	\$49.26	1.44	\$12.29	0.25	40.23	\$21.41	0.53	\$6.92	0.32	2889.68	\$501.59	0.17	\$49.27	0.10

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ROYAL INSURANCE COMPANY OF	7.50	\$0.46	0.06	\$0.00	NA	2.00	\$0.57	0.28	\$0.00	NA	2.00	\$0.17	0.08	\$0.00	NA	11.50	\$1.19	0.10	\$0.00	NA
SAFECO INSURANCE COMPANY OF	0.00	\$0.00	NA	\$0.83	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.83	NA
SAFECO INSURANCE COMPANY OF	10.80	\$1.11	0.10	\$14.52	13.05	1.68	\$0.69	0.41	\$0.00	NA	2.26	\$0.39	0.17	\$0.00	NA	14.74	\$2.19	0.15	\$14.52	6.62
SECURA INSURANCE, A MUTUAL	1030.13	\$69.56	0.07	\$13.26	0.19	128.82	\$40.57	0.31	\$36.95	0.91	142.23	\$19.97	0.14	\$29.18	1.46	1301.18	\$130.10	0.10	\$79.40	0.61
SOUTHERN MICHIGAN INSURANCE	2173.59	\$184.64	0.08	\$99.58	0.54	82.82	\$50.76	0.61	\$28.07	0.55	82.43	\$24.87	0.30	\$29.98	1.21	2338.84	\$260.27	0.11	\$157.62	0.61
STATE AUTOMOBILE MUTUAL	97.60	\$5.01	0.05	\$0.00	NA	9.12	\$4.25	0.47	\$5.08	1.20	10.82	\$1.50	0.14	\$0.56	0.37	117.54	\$10.76	0.09	\$5.64	0.52
STATE FARM FIRE AND CASUALTY	284.22	\$32.96	0.12	\$8.00	0.24	30.31	\$21.10	0.70	\$3.69	0.17	36.22	\$8.13	0.22	\$1.08	0.13	350.75	\$62.18	0.18	\$12.76	0.21
STATE FARM MUTUAL AUTOMOBILE	200202.22	\$10,940.51	0.05	\$16,274.83	1.49	23631.28	\$7,377.66	0.31	\$5,012.70	0.68	27995.72	\$4,601.40	0.16	\$4,283.05	0.93	251829.22	\$22,919.57	0.09	\$25,570.59	1.12
TEACHERS INSURANCE COMPANY	231.26	\$10.38	0.04	\$0.17	0.02	40.57	\$11.10	0.27	\$11.22	1.01	41.57	\$5.46	0.13	\$3.00	0.55	313.40	\$26.94	0.09	\$14.39	0.53
TITAN INDEMNITY COMPANY	53.44	\$5.77	0.11	\$49.50	8.58	6.07	\$4.75	0.78	\$3.87	0.81	6.07	\$1.30	0.21	\$2.46	1.90	65.58	\$11.82	0.18	\$55.83	4.73
TITAN INSURANCE COMPANY	17757.75	\$2,333.19	0.13	\$2,140.90	0.92	381.45	\$384.41	1.01	\$233.81	0.61	521.18	\$221.64	0.43	\$178.74	0.81	18660.38	\$2,939.24	0.16	\$2,553.44	0.87

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TRUMBULL INSURANCE COMPANY	127.63	\$12.22	0.10	\$0.01	0.00	12.40	\$5.84	0.47	\$0.00	NA	14.32	\$3.48	0.24	\$17.93	5.16	154.35	\$21.53	0.14	\$17.94	0.83
UNITED SERVICES AUTOMOBILE	5471.98	\$288.51	0.05	\$105.66	0.37	996.44	\$307.26	0.31	\$203.58	0.66	1132.62	\$112.70	0.10	\$102.76	0.91	7601.04	\$708.47	0.09	\$412.00	0.58
UNITRIN DIRECT INSURANCE COMPANY	1364.60	\$93.22	0.07	\$14.53	0.16	182.92	\$69.66	0.38	\$31.76	0.46	196.34	\$43.31	0.22	\$18.17	0.42	1743.86	\$206.18	0.12	\$64.46	0.31
USAA CASUALTY INSURANCE	2128.55	\$126.32	0.06	\$16.18	0.13	371.18	\$137.78	0.37	\$132.64	0.96	402.49	\$48.59	0.12	\$46.77	0.96	2902.22	\$312.69	0.11	\$195.58	0.63
VIGILANT INSURANCE COMPANY	0.66	\$0.08	0.12	\$0.00	NA	0.63	\$0.11	0.17	\$0.00	NA	0.63	\$0.17	0.27	\$0.00	NA	1.92	\$0.36	0.19	\$0.00	NA
WARNER INSURANCE COMPANY	11.36	(\$0.02)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	11.36	(\$0.02)	NA	\$0.00	NA
WEST AMERICAN INSURANCE	2804.00	\$185.25	0.07	\$167.03	0.90	376.79	\$115.06	0.31	\$65.16	0.57	434.89	\$69.27	0.16	\$54.53	0.79	3615.68	\$369.58	0.10	\$286.72	0.78
WESTFIELD INSURANCE COMPANY	631.65	\$34.81	0.06	\$5.20	0.15	56.08	\$22.05	0.39	\$17.88	0.81	61.24	\$12.05	0.20	\$10.62	0.88	748.97	\$68.91	0.09	\$33.70	0.49
WOLVERINE MUTUAL INSURANCE	1107.94	\$58.27	0.05	\$6.38	0.11	101.56	\$33.65	0.33	\$30.75	0.91	126.48	\$15.19	0.12	\$3.99	0.26	1335.98	\$107.11	0.08	\$41.12	0.38
Mean:	14557.71	\$726.23	0.0791	\$527.50	0.8115	1663.02	\$534.42	0.4329	\$345.25	1.059	1946.70	\$269.33	0.1946	\$222.76	1.2654	18055.79	\$1,505.12	0.1147	\$1,077.94	5.6966
StDev:	40387.86	\$1,770.09	0.0567	\$1,855.19	1.8544	4393.46	\$1,438.43	0.2931	\$933.30	2.6996	5238.33	\$697.07	0.1256	\$571.71	1.9286	49818.00	\$3,851.99	0.0608	\$3,230.29	43.526
Min:	0.00	(\$0.27)	0.015	\$0.00	0.0004	0.08	\$0.08	0.057	\$0.00	0.0082	0.08	(\$0.05)	0.0354	\$0.00	0.0280	0.00	(\$0.02)	0.0061	(\$1.96)	0.0354
Max:	283753.09	\$10,940.51	0.5102	\$16,274.83	13.048	28213.20	\$9,774.36	1.95	\$6,295.05	22.68	34485.50	\$4,601.40	0.825	\$4,283.05	14.176	346451.79	\$24,124.18	0.5414	\$25,570.59	390

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 60 North West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	4745.24	\$188.67	0.04	\$4,988.54	26.44	781.10	\$216.62	0.28	\$147.20	0.68	870.82	\$129.09	0.15	\$140.77	1.09	6397.16	\$534.38	0.08	\$5,276.51	9.87
ALLIED PROPERTY AND CASUALTY	8955.35	\$601.71	0.07	\$258.00	0.43	1394.58	\$391.46	0.28	\$201.33	0.51	1728.18	\$206.27	0.12	\$188.27	0.91	12078.11	\$1,199.44	0.10	\$647.61	0.54
ALLSTATE INSURANCE COMPANY	51640.14	\$3,019.94	0.06	\$2,455.19	0.81	4988.18	\$2,108.75	0.42	\$1,212.39	0.57	6576.31	\$1,332.44	0.20	\$1,069.29	0.80	63204.63	\$6,461.13	0.10	\$4,736.87	0.73
AMERICAN FELLOWSHIP MUTUAL	3206.85	\$214.92	0.07	\$75.38	0.35	393.10	\$107.64	0.27	\$110.76	1.03	393.10	\$32.31	0.08	\$72.84	2.25	3993.05	\$354.86	0.09	\$258.98	0.73
AMERICAN INSURANCE COMPANY, THE	17.76	\$1.80	0.10	\$0.00	NA	4.51	\$0.99	0.22	\$0.00	NA	6.75	\$0.61	0.09	\$0.27	0.43	29.02	\$3.40	0.12	\$0.27	0.08
AMERICAN INTERNATIONAL INSURANCE	5260.19	\$262.33	0.05	\$102.69	0.39	747.99	\$217.05	0.29	\$166.48	0.77	885.96	\$145.37	0.16	\$115.68	0.80	6894.14	\$624.75	0.09	\$384.85	0.62
AMEX ASSURANCE COMPANY	339.98	\$31.44	0.09	\$99.94	3.18	91.89	\$23.80	0.26	\$14.84	0.62	102.80	\$10.02	0.10	\$30.87	3.08	534.67	\$65.25	0.12	\$145.65	2.23
AMICA MUTUAL INSURANCE COMPANY	554.99	\$44.86	0.08	\$67.41	1.50	86.08	\$39.03	0.45	\$19.90	0.51	88.81	\$13.08	0.15	\$13.63	1.04	729.88	\$96.97	0.13	\$100.94	1.04
ARGONAUT INSURANCE COMPANY	19.40	\$1.85	0.10	\$13.36	7.20	2.16	\$0.66	0.30	\$43.03	65.59	2.16	\$0.30	0.14	\$2.69	9.05	23.72	\$2.81	0.12	\$59.08	21.05
AUTO CLUB GROUP INSURANCE	26203.38	\$1,726.11	0.07	\$645.07	0.37	4243.02	\$1,461.53	0.34	\$1,037.75	0.71	4773.30	\$709.73	0.15	\$614.97	0.87	35219.70	\$3,897.36	0.11	\$2,297.80	0.59
AUTO CLUB INSURANCE ASSOCIATION	29361.54	\$2,227.44	0.08	\$1,569.46	0.70	4093.22	\$1,461.34	0.36	\$889.15	0.61	4851.65	\$729.97	0.15	\$612.61	0.84	38306.41	\$4,418.75	0.12	\$3,071.22	0.70

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TERRITORY 60 North West Central

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO-OWNERS INSURANCE COMPANY	229515.37	\$8,646.28	0.04	\$10,259.40	1.19	22903.90	\$7,683.01	0.34	\$5,513.52	0.72	28703.09	\$3,144.64	0.11	\$1,868.79	0.59	281122.36	\$19,473.93	0.07	\$17,641.72	0.91
BRISTOL WEST INSURANCE COMPANY	2855.02	\$198.08	0.07	\$64.32	0.32	204.46	\$124.19	0.61	\$68.01	0.55	228.98	\$60.44	0.26	\$43.69	0.72	3288.46	\$382.71	0.12	\$176.03	0.46
CINCINNATI INSURANCE COMPANY, THE	3537.12	\$158.81	0.04	\$30.46	0.19	398.47	\$131.35	0.33	\$51.69	0.39	470.17	\$59.18	0.13	\$52.91	0.89	4405.76	\$349.34	0.08	\$135.06	0.39
CITIZENS INSURANCE COMPANY OF	151364.19	\$6,510.32	0.04	\$3,053.08	0.47	15992.68	\$4,905.16	0.31	\$3,266.26	0.67	18288.80	\$2,219.17	0.12	\$2,203.37	0.99	185645.67	\$13,634.65	0.07	\$8,522.71	0.63
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$0.81)	NA	\$0.50	NA	1.42	(\$1.12)	NA	\$16.04	NA	0.42	(\$0.08)	NA	\$1.62	NA	1.84	(\$2.01)	NA	\$18.16	NA
DAIRYLAND INSURANCE COMPANY	325.43	\$42.56	0.13	\$169.93	3.99	5.96	\$5.06	0.85	(\$1.63)	NA	7.82	\$3.78	0.48	\$1.67	0.44	339.21	\$51.41	0.15	\$169.98	3.31
EMCASCO INSURANCE COMPANY	3021.61	\$206.24	0.07	\$162.55	0.79	259.28	\$96.66	0.37	\$83.14	0.86	300.55	\$48.58	0.16	\$55.93	1.15	3581.44	\$351.48	0.10	\$301.61	0.86
EMPLOYERS MUTUAL CASUALTY	444.28	\$31.68	0.07	\$0.50	0.02	47.67	\$18.28	0.38	\$17.56	0.96	49.59	\$7.84	0.16	\$12.94	1.65	541.54	\$57.80	0.11	\$31.00	0.54
ESURANCE INSURANCE COMPANY	9.96	\$5.19	0.52	\$0.00	NA	2.66	\$2.10	0.79	\$0.00	NA	1.66	\$1.03	0.62	\$0.00	NA	14.28	\$8.31	0.58	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	47789.60	\$2,109.03	0.04	\$842.67	0.40	3583.10	\$1,137.61	0.32	\$863.54	0.76	4235.20	\$863.95	0.20	\$675.98	0.78	55607.90	\$4,110.60	0.07	\$2,382.19	0.58
FARM BUREAU MUTUAL INSURANCE	29786.50	\$1,068.89	0.04	\$4,135.42	3.87	2953.70	\$682.87	0.23	\$512.08	0.75	3375.10	\$582.95	0.17	\$413.59	0.71	36115.30	\$2,334.71	0.06	\$5,061.09	2.17

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TERRITORY 60 North West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARMERS INSURANCE EXCHANGE	31643.38	\$2,029.51	0.06	\$1,404.90	0.69	2118.45	\$973.68	0.46	\$775.96	0.80	2675.47	\$701.19	0.26	\$768.09	1.10	36437.30	\$3,704.39	0.10	\$2,948.95	0.80
FEDERAL INSURANCE COMPANY	6.68	\$0.90	0.14	\$0.00	NA	2.00	\$1.22	0.61	\$0.00	NA	3.00	\$0.51	0.17	\$0.00	NA	11.68	\$2.63	0.23	\$0.00	NA
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.05)	NA	\$0.00	NA	0.00	(\$0.08)	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.00	NA	0.00	(\$0.13)	NA	\$0.00	NA
FOREMOST PROPERTY AND CASUALTY	1984.72	\$45.94	0.02	\$4.48	0.10	56.16	\$6.48	0.12	\$0.00	NA	316.32	\$21.29	0.07	\$28.82	1.35	2357.20	\$73.71	0.03	\$33.30	0.45
FOREMOST SIGNATURE INSURANCE	6.00	\$0.26	0.04	\$0.00	NA	NA	NA	NA	NA	NA	1.00	\$0.24	0.24	\$0.00	NA	7.00	\$0.50	0.07	\$0.00	NA
FOUNDERS INSURANCE COMPANY	425.54	\$53.41	0.13	\$0.52	0.01	1.41	\$0.33	0.23	\$0.00	NA	1.24	\$0.18	0.15	\$0.00	NA	428.19	\$53.91	0.13	\$0.52	0.01
FOUNDERS INSURANCE COMPANY OF	36.64	\$4.19	0.11	\$0.00	NA	0.50	\$0.47	0.95	\$0.00	NA	0.66	\$0.24	0.36	\$0.00	NA	37.80	\$4.90	0.13	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	40601.00	\$1,673.76	0.04	\$992.20	0.59	4398.00	\$1,188.53	0.27	\$886.46	0.75	4997.00	\$550.64	0.11	\$634.28	1.15	49996.00	\$3,412.92	0.07	\$2,512.94	0.74
FREMONT MUTUAL INSURANCE	8155.07	\$187.37	0.02	\$492.98	2.63	526.97	\$129.71	0.25	\$80.45	0.62	625.39	\$58.92	0.09	\$90.25	1.53	9307.43	\$376.00	0.04	\$663.68	1.77
GE PROPERTY & CASUALTY INSURANCE	208.00	\$19.34	0.09	\$0.00	NA	30.91	\$8.05	0.26	\$6.79	0.84	35.33	\$4.03	0.11	\$2.03	0.50	274.24	\$31.41	0.11	\$8.82	0.28
GEICO INDEMNITY COMPANY	2245.71	\$212.99	0.09	\$46.21	0.22	153.42	\$77.19	0.50	\$44.03	0.57	176.51	\$53.02	0.30	\$32.46	0.61	2575.64	\$343.20	0.13	\$122.70	0.36

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TERRITORY 60 North West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GLENS FALLS INSURANCE COMPANY, THE	339.06	\$21.38	0.06	\$10.00	0.47	58.50	\$21.62	0.37	\$18.98	0.88	64.16	\$11.70	0.18	\$0.98	0.08	461.72	\$54.70	0.12	\$29.96	0.55
GLOBE INDEMNITY COMPANY	36.00	\$1.11	0.03	\$0.00	NA	6.00	\$1.66	0.28	\$0.00	NA	6.00	\$0.57	0.09	\$0.00	0.01	48.00	\$3.33	0.07	\$0.00	0.00
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.52)	NA	0.00	\$0.00	NA	\$0.21	NA	0.00	\$0.00	NA	(\$1.30)	NA
GRANGE INSURANCE COMPANY OF	26.91	\$1.55	0.06	\$0.00	NA	4.75	\$1.25	0.26	\$0.00	NA	4.75	\$0.73	0.15	\$0.00	NA	36.41	\$3.53	0.10	\$0.00	NA
GREAT AMERICAN INSURANCE	41.28	\$5.41	0.13	\$0.00	NA	7.68	\$2.42	0.32	\$0.00	NA	9.53	\$1.13	0.12	\$0.00	NA	58.49	\$8.96	0.15	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	1802.67	\$120.89	0.07	\$186.32	1.54	195.67	\$53.83	0.28	\$42.24	0.78	224.72	\$48.65	0.22	\$30.59	0.63	2223.06	\$223.38	0.10	\$259.15	1.16
GREAT NORTHERN INSURANCE	18.42	\$2.64	0.14	\$0.50	0.19	6.14	\$4.47	0.73	\$6.49	1.45	6.14	\$1.41	0.23	\$0.00	NA	30.70	\$8.52	0.28	\$6.99	0.82
GUARANTY NATIONAL INSURANCE	7.70	\$0.81	0.10	\$0.00	NA	1.16	\$1.44	1.24	\$3.00	2.08	1.16	\$1.10	0.95	\$0.29	0.26	10.02	\$3.35	0.33	\$3.29	0.98
HARLEYSVILLE LAKE STATES INSURANCE	6130.71	\$460.13	0.08	\$142.76	0.31	452.25	\$192.58	0.43	\$166.32	0.86	582.77	\$105.90	0.18	\$68.11	0.64	7165.73	\$758.61	0.11	\$377.19	0.50
HARTFORD ACCIDENT AND INDEMNITY	1217.69	\$62.47	0.05	\$11.94	0.19	210.56	\$64.28	0.31	\$24.59	0.38	226.26	\$29.70	0.13	\$24.55	0.83	1654.51	\$156.45	0.09	\$61.08	0.39
HASTINGS MUTUAL INSURANCE	2278.85	\$135.94	0.06	\$109.05	0.80	198.00	\$64.87	0.33	\$84.62	1.30	255.00	\$31.38	0.12	\$49.49	1.58	2731.85	\$232.20	0.08	\$243.16	1.05

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HOME-OWNERS INSURANCE COMPANY	96926.99	\$3,483.73	0.04	\$3,086.75	0.89	9392.30	\$3,012.29	0.32	\$2,375.56	0.79	11173.90	\$1,149.58	0.10	\$779.96	0.68	117493.19	\$7,645.61	0.07	\$6,242.27	0.82
HORACE MANN INSURANCE COMPANY	493.50	\$30.88	0.06	\$1.62	0.05	81.33	\$24.98	0.31	\$10.20	0.41	89.00	\$11.09	0.12	\$18.17	1.64	663.83	\$66.94	0.10	\$29.98	0.45
INTEGON NATIONAL INSURANCE	334.96	\$30.30	0.09	\$1.42	0.05	25.81	\$13.12	0.51	\$6.23	0.47	30.56	\$6.09	0.20	\$7.81	1.28	391.33	\$49.52	0.13	\$15.46	0.31
LIBERTY INSURANCE CORPORATION	0.00	(\$0.12)	NA	\$0.00	NA	0.00	(\$0.21)	NA	\$0.00	NA	0.00	(\$0.06)	NA	\$0.00	NA	0.00	(\$0.39)	NA	\$0.00	NA
LIBERTY MUTUAL FIRE INSURANCE	20818.58	\$1,759.03	0.08	\$918.21	0.52	4547.83	\$1,683.20	0.37	\$749.70	0.45	5307.94	\$728.26	0.14	\$701.83	0.96	30674.35	\$4,170.49	0.14	\$2,369.74	0.57
LUMBERMENS MUTUAL CASUALTY	226.10	\$10.13	0.04	\$7.40	0.73	32.54	\$9.74	0.30	(\$71.21)	NA	39.89	\$4.69	0.12	\$4.11	0.88	298.53	\$24.56	0.08	(\$59.69)	NA
MEEMIC INSURANCE COMPANY	29547.70	\$1,721.95	0.06	\$536.61	0.31	4367.94	\$1,378.43	0.32	\$996.21	0.72	4969.55	\$656.31	0.13	\$688.18	1.05	38885.19	\$3,756.68	0.10	\$2,220.99	0.59
MEMBERSELECT INSURANCE COMPANY	721.53	\$103.00	0.14	\$128.94	1.25	48.89	\$34.34	0.70	\$19.53	0.57	62.14	\$27.16	0.44	\$13.62	0.50	832.56	\$164.49	0.20	\$162.09	0.99
METROPOLITAN DIRECT PROPERTY AND	944.12	\$52.55	0.06	\$14.52	0.28	118.29	\$38.32	0.32	\$25.85	0.67	139.21	\$21.44	0.15	\$25.74	1.20	1201.62	\$112.31	0.09	\$66.11	0.59
METROPOLITAN GENERAL INSURANCE	10.00	\$0.45	0.04	\$0.00	NA	2.00	\$0.75	0.38	\$0.00	NA	2.00	\$0.51	0.25	\$0.00	NA	14.00	\$1.70	0.12	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	4694.31	\$335.71	0.07	\$73.56	0.22	546.02	\$227.65	0.42	\$133.58	0.59	641.14	\$94.21	0.15	\$107.62	1.14	5881.47	\$657.57	0.11	\$314.76	0.48

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METROPOLITAN PROPERTY AND CASUALTY	349.79	\$18.58	0.05	\$0.00	NA	41.80	\$10.54	0.25	\$3.15	0.30	46.55	\$5.22	0.11	\$5.42	1.04	438.14	\$34.34	0.08	\$8.58	0.25
MIC GENERAL INSURANCE CORPORATION	5542.64	\$291.85	0.05	\$77.78	0.27	957.12	\$302.64	0.32	\$172.32	0.57	1066.73	\$130.42	0.12	\$72.24	0.55	7566.49	\$724.91	0.10	\$322.34	0.44
MICHIGAN AUTOMOBILE INSURANCE	930.54	\$133.07	0.14	\$19.06	0.14	23.21	\$20.13	0.87	\$1.55	0.08	35.38	\$10.00	0.28	\$7.31	0.73	989.13	\$163.19	0.16	\$27.91	0.17
MICHIGAN INSURANCE COMPANY	54173.00	\$820.99	0.02	\$189.47	0.23	4461.00	\$562.63	0.13	\$373.13	0.66	4957.00	\$245.55	0.05	\$213.38	0.87	63591.00	\$1,629.16	0.03	\$775.98	0.48
MICHIGAN MILLERS MUTUAL	11989.00	\$540.09	0.05	\$447.59	0.83	1271.52	\$347.56	0.27	\$284.32	0.82	1548.73	\$192.01	0.12	\$221.23	1.15	14809.25	\$1,079.66	0.07	\$953.14	0.88
MID-CENTURY INSURANCE COMPANY	68.46	\$2.95	0.04	\$0.00	NA	9.49	\$4.82	0.51	(\$0.01)	NA	10.15	\$1.94	0.19	\$0.00	NA	88.10	\$9.71	0.11	(\$0.01)	NA
MODERN SERVICE INSURANCE	9074.33	\$1,211.02	0.13	\$221.45	0.18	190.43	\$172.49	0.91	\$106.33	0.62	243.32	\$125.31	0.51	\$83.84	0.67	9508.08	\$1,508.81	0.16	\$411.61	0.27
MUTUAL SERVICE CASUALTY	1105.63	\$57.96	0.05	\$1.81	0.03	113.24	\$35.25	0.31	\$37.21	1.06	126.30	\$16.93	0.13	\$19.95	1.18	1345.17	\$110.14	0.08	\$58.97	0.54
NATIONAL BEN- FRANKLIN INSURANCE	43.25	\$3.70	0.09	\$1.12	0.30	5.50	\$1.87	0.34	\$0.00	NA	8.00	\$1.02	0.13	\$0.00	NA	56.75	\$6.59	0.12	\$1.12	0.17
NATIONAL GENERAL INSURANCE	1644.03	\$137.09	0.08	\$408.19	2.98	289.27	\$71.06	0.25	\$61.67	0.87	325.15	\$33.67	0.10	\$30.39	0.90	2258.45	\$241.82	0.11	\$500.25	2.07
NATIONWIDE INSURANCE COMPANY OF	2526.73	\$146.11	0.06	\$77.77	0.53	441.81	\$119.41	0.27	\$99.23	0.83	539.47	\$58.63	0.11	\$103.97	1.77	3508.01	\$324.15	0.09	\$280.96	0.87

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 60 North West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONWIDE MUTUAL FIRE INSURANCE	3111.82	\$239.83	0.08	\$8.95	0.04	526.78	\$184.40	0.35	\$70.46	0.38	616.71	\$119.63	0.19	\$112.83	0.94	4255.31	\$543.86	0.13	\$192.24	0.35
NATIONWIDE PROPERTY AND CASUALTY	5.00	\$0.89	0.18	\$0.00	NA	1.00	\$0.42	0.42	\$0.00	NA	1.00	\$0.18	0.18	\$0.00	NA	7.00	\$1.48	0.21	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	3101.00	\$438.98	0.14	\$481.81	1.10	66.00	\$69.01	1.05	\$57.28	0.83	81.00	\$39.75	0.49	\$7.85	0.20	3248.00	\$547.74	0.17	\$546.93	1.00
NORTHERN INSURANCE COMPANY OF	1.25	\$0.07	0.05	\$0.00	NA	0.25	\$0.08	0.31	\$0.00	NA	0.25	\$0.05	0.19	\$0.00	NA	1.75	\$0.19	0.11	\$0.00	NA
NORTHERN MUTUAL INSURANCE	0.76	\$0.04	0.05	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.76	\$0.04	0.05	\$0.00	NA
PARTNERS MUTUAL INSURANCE	135.50	\$15.39	0.11	\$0.00	NA	29.46	\$10.23	0.35	\$6.44	0.63	17.82	\$5.66	0.32	\$7.97	1.41	182.78	\$31.28	0.17	\$14.41	0.46
PIONEER STATE MUTUAL INSURANCE	35750.37	\$1,614.44	0.05	\$558.81	0.35	4758.15	\$941.71	0.20	\$751.95	0.80	4945.52	\$434.89	0.09	\$618.42	1.42	45454.04	\$2,991.03	0.07	\$1,929.18	0.64
PROGRESSIVE MICHIGAN INSURANCE	15070.00	\$1,368.02	0.09	\$679.74	0.50	1755.00	\$836.90	0.48	\$485.75	0.58	1939.00	\$404.42	0.21	\$268.59	0.66	18764.00	\$2,609.33	0.14	\$1,434.07	0.55
PRUDENTIAL GENERAL INSURANCE	57.98	\$5.49	0.09	\$0.00	NA	6.25	\$2.42	0.39	(\$2.16)	NA	5.66	\$1.86	0.33	\$0.00	NA	69.89	\$9.77	0.14	(\$2.16)	NA
PRUDENTIAL PROPERTY AND CASUALTY	3315.15	\$193.17	0.06	\$203.86	1.06	369.54	\$91.58	0.25	\$77.19	0.84	344.64	\$62.16	0.18	\$71.59	1.15	4029.33	\$346.91	0.09	\$352.64	1.02
QBE INSURANCE CORPORATION	2269.06	\$376.96	0.17	\$46.56	0.12	12.06	\$20.60	1.71	\$0.00	NA	19.07	\$11.31	0.59	\$17.04	1.51	2300.19	\$408.86	0.18	\$63.61	0.16

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
RESPONSE WORLDWIDE INSURANCE	8.00	\$0.44	0.06	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	8.00	\$0.44	0.06	\$0.00	NA
SAFECO INSURANCE COMPANY OF	0.00	\$0.00	NA	\$0.31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.31	NA
SAFECO INSURANCE COMPANY OF	2.89	\$0.04	0.01	\$417.69	10709.97	2.21	\$1.20	0.54	\$0.00	NA	2.57	\$0.38	0.15	\$0.00	NA	7.67	\$1.62	0.21	\$417.69	258.31
SECURA INSURANCE, A MUTUAL	5011.98	\$319.59	0.06	\$129.94	0.41	636.13	\$180.89	0.28	\$113.84	0.63	696.63	\$96.06	0.14	\$89.37	0.93	6344.74	\$596.54	0.09	\$333.15	0.56
SECURA SUPREME INSURANCE	35.25	\$3.94	0.11	\$0.00	NA	6.82	\$2.34	0.34	\$0.00	NA	8.75	\$1.12	0.13	\$0.00	NA	50.82	\$7.39	0.15	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	1085.40	\$86.39	0.08	\$63.20	0.73	34.19	\$26.65	0.78	\$16.90	0.63	34.69	\$12.40	0.36	\$23.94	1.93	1154.28	\$125.43	0.11	\$104.03	0.83
STATE AUTOMOBILE MUTUAL	263.56	\$15.16	0.06	\$0.00	NA	41.04	\$15.42	0.38	\$1.77	0.11	45.80	\$6.70	0.15	\$15.73	2.35	350.40	\$37.28	0.11	\$17.50	0.47
STATE FARM FIRE AND CASUALTY	267.80	\$28.87	0.11	\$0.77	0.03	25.71	\$16.15	0.63	\$2.63	0.16	35.81	\$8.88	0.25	\$6.89	0.78	329.32	\$53.91	0.16	\$10.29	0.19
STATE FARM MUTUAL AUTOMOBILE	176834.14	\$9,818.83	0.06	\$6,145.25	0.63	21186.52	\$6,784.47	0.32	\$4,621.91	0.68	25077.47	\$4,420.12	0.18	\$3,970.96	0.90	223098.13	\$21,023.41	0.09	\$14,738.11	0.70
TEACHERS INSURANCE COMPANY	146.90	\$7.07	0.05	\$5.65	0.80	22.58	\$6.11	0.27	\$0.93	0.15	22.58	\$3.13	0.14	\$2.56	0.82	192.06	\$16.31	0.08	\$9.13	0.56
TITAN INDEMNITY COMPANY	14.04	\$1.06	0.08	\$0.00	NA	0.84	\$0.70	0.83	\$0.00	NA	0.84	\$0.23	0.28	\$0.00	NA	15.72	\$1.99	0.13	\$0.00	NA

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
TITAN INSURANCE COMPANY	8241.79	\$1,127.56	0.14	\$638.45	0.57	137.76	\$145.30	1.05	\$67.95	0.47	198.96	\$96.03	0.48	\$53.43	0.56	8578.51	\$1,368.89	0.16	\$759.83	0.56
TRUMBULL INSURANCE COMPANY	69.80	\$6.01	0.09	\$0.00	NA	4.91	\$3.51	0.71	\$3.53	1.01	6.99	\$1.49	0.21	\$1.62	1.09	81.70	\$11.00	0.13	\$5.15	0.47
UNITED SERVICES AUTOMOBILE	6054.26	\$323.82	0.05	\$92.46	0.29	1160.17	\$364.11	0.31	\$214.41	0.59	1337.43	\$124.09	0.09	\$84.65	0.68	8551.86	\$812.02	0.09	\$391.53	0.48
UNITRIN DIRECT INSURANCE COMPANY	1275.92	\$75.59	0.06	\$9.88	0.13	146.25	\$45.47	0.31	\$67.49	1.48	152.36	\$28.96	0.19	\$13.79	0.48	1574.53	\$150.01	0.10	\$91.15	0.61
USAA CASUALTY INSURANCE	2982.85	\$177.22	0.06	\$64.66	0.36	518.55	\$196.64	0.38	\$143.59	0.73	563.99	\$66.67	0.12	\$53.65	0.80	4065.39	\$440.53	0.11	\$261.90	0.59
WARNER INSURANCE COMPANY	15.40	\$0.11	0.01	\$0.00	NA	4.27	\$0.31	0.07	\$0.00	NA	3.85	\$0.13	0.03	\$0.00	NA	23.52	\$0.55	0.02	\$0.00	NA
WEST AMERICAN INSURANCE	341.96	\$20.82	0.06	\$1.72	0.08	44.90	\$14.43	0.32	\$6.07	0.42	52.72	\$7.05	0.13	\$3.78	0.54	439.58	\$42.30	0.10	\$11.57	0.27
WESTFIELD INSURANCE COMPANY	2710.85	\$124.16	0.05	\$6.77	0.05	230.33	\$79.49	0.35	\$40.46	0.51	262.68	\$51.84	0.20	\$36.52	0.70	3203.86	\$255.48	0.08	\$83.76	0.33
WOLVERINE MUTUAL INSURANCE	11785.12	\$552.91	0.05	\$63.44	0.11	1363.39	\$364.06	0.27	\$244.99	0.67	1555.72	\$186.11	0.12	\$175.95	0.95	14704.23	\$1,103.08	0.08	\$484.37	0.44
Mean:	12690.59	\$626.78	0.0777	\$502.38	158.64	1415.76	\$452.51	0.4289	\$309.13	1.6623	1654.75	\$230.15	0.1992	\$198.56	1.0886	15520.71	\$1,277.21	0.1176	\$986.01	4.5109
StDev:	35166.55	\$1,569.53	0.0585	\$1,436.22	1298.6	3806.77	\$1,232.42	0.2622	\$859.13	7.9349	4552.68	\$631.23	0.1408	\$531.40	1.0790	43170.69	\$3,377.33	0.0689	\$2,659.48	29.818
Min:	0.00	(\$0.81)	0.0068	\$0.00	0.0098	0.00	(\$1.12)	0.0733	(\$71.21)	0.0768	0.00	(\$0.08)	0.0345	\$0.00	0.0053	0.00	(\$2.01)	0.0234	(\$59.69)	0.0009
Max:	229515.37	\$9,818.83	0.5212	\$10,259.40	10710	22903.90	\$7,683.01	1.7080	\$5,513.52	65.593	28703.09	\$4,420.12	0.9483	\$3,970.96	9.0505	281122.36	\$21,023.41	0.5822	\$17,641.72	258.31

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TERRITORY 61 West Central

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	13597.43	\$558.45	0.04	\$451.27	0.81	2281.82	\$684.56	0.30	\$626.09	0.91	2483.05	\$374.55	0.15	\$336.17	0.90	18362.30	\$1,617.55	0.09	\$1,413.54	0.87
ALLIED PROPERTY AND CASUALTY	39792.50	\$2,805.04	0.07	\$1,274.55	0.45	5774.99	\$1,836.61	0.32	\$962.99	0.52	6997.65	\$1,022.04	0.15	\$965.39	0.94	52565.14	\$5,663.68	0.11	\$3,202.93	0.57
ALLSTATE INSURANCE COMPANY	220975.43	\$12,184.43	0.06	\$14,810.39	1.22	23033.58	\$9,935.40	0.43	\$5,589.07	0.56	28241.14	\$5,967.98	0.21	\$4,041.66	0.68	272250.15	\$28,087.80	0.10	\$24,441.12	0.87
AMERICAN FELLOWSHIP MUTUAL	1685.35	\$112.25	0.07	\$244.78	2.18	215.79	\$60.67	0.28	\$53.83	0.89	215.79	\$18.67	0.09	\$33.26	1.78	2116.93	\$191.58	0.09	\$331.88	1.73
AMERICAN INSURANCE COMPANY, THE	19.56	\$2.32	0.12	\$0.00	NA	2.13	\$1.01	0.47	\$0.00	NA	2.26	\$0.28	0.12	\$0.00	NA	23.95	\$3.61	0.15	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	13696.52	\$661.65	0.05	\$699.52	1.06	2099.71	\$633.46	0.30	\$404.32	0.64	2353.26	\$381.60	0.16	\$323.49	0.85	18149.49	\$1,676.72	0.09	\$1,427.34	0.85
AMERICAN PROTECTION INSURANCE	4.62	(\$0.02)	NA	\$0.00	NA	1.18	\$0.26	0.22	\$0.00	NA	1.18	\$0.06	0.05	\$0.00	NA	6.98	\$0.30	0.04	\$0.00	NA
AMEX ASSURANCE COMPANY	1518.73	\$134.25	0.09	\$36.91	0.27	417.47	\$116.01	0.28	\$113.76	0.98	456.80	\$51.90	0.11	\$56.58	1.09	2393.00	\$302.16	0.13	\$207.24	0.69
AMICA MUTUAL INSURANCE COMPANY	1248.48	\$105.10	0.08	\$81.69	0.78	222.27	\$101.90	0.46	\$32.52	0.32	241.25	\$35.79	0.15	\$21.36	0.60	1712.00	\$242.79	0.14	\$135.57	0.56
ARGONAUT INSURANCE COMPANY	37.66	\$4.00	0.11	\$0.67	0.17	2.58	\$1.17	0.45	\$0.00	NA	5.16	\$1.66	0.32	\$0.00	NA	45.40	\$6.83	0.15	\$0.67	0.10
AUTO CLUB GROUP INSURANCE	67073.81	\$5,011.16	0.07	\$3,445.11	0.69	10998.02	\$4,147.11	0.38	\$2,393.13	0.58	12359.72	\$2,069.74	0.17	\$1,574.20	0.76	90431.55	\$11,228.02	0.12	\$7,412.44	0.66

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AUTO CLUB INSURANCE ASSOCIATION	114476.11	\$9,367.21	0.08	\$5,509.22	0.59	17025.87	\$6,490.63	0.38	\$4,042.59	0.62	19700.47	\$3,197.18	0.16	\$2,665.63	0.83	151202.45	\$19,055.02	0.13	\$12,217.43	0.64
AUTO-OWNERS INSURANCE COMPANY	498609.05	\$19,514.56	0.04	\$18,978.94	0.97	49582.20	\$17,821.46	0.36	\$12,565.80	0.71	61283.60	\$7,270.01	0.12	\$5,034.23	0.69	609474.85	\$44,606.04	0.07	\$36,578.98	0.82
BRISTOL WEST INSURANCE COMPANY	43137.88	\$2,314.95	0.05	\$1,147.99	0.50	2958.10	\$1,695.91	0.57	\$1,035.15	0.61	3234.65	\$729.86	0.23	\$530.62	0.73	49330.63	\$4,740.73	0.10	\$2,713.75	0.57
CINCINNATI INSURANCE COMPANY, THE	7405.61	\$330.28	0.04	\$19.67	0.06	903.13	\$298.58	0.33	\$145.16	0.49	1029.11	\$129.75	0.13	\$115.40	0.89	9337.85	\$758.62	0.08	\$280.23	0.37
CITIZENS INSURANCE COMPANY OF	268686.62	\$12,732.97	0.05	\$10,432.42	0.82	29795.76	\$10,133.82	0.34	\$6,125.02	0.60	34310.98	\$4,665.49	0.14	\$4,380.82	0.94	332793.36	\$27,532.28	0.08	\$20,938.25	0.76
CONTINENTAL INSURANCE COMPANY, THE	9.00	\$0.84	0.09	\$0.00	NA	0.83	\$0.82	0.99	\$9.97	12.15	2.08	\$0.37	0.18	\$15.77	42.62	11.91	\$2.03	0.17	\$25.74	12.66
DAIRYLAND INSURANCE COMPANY	3382.89	\$463.26	0.14	\$102.53	0.22	68.52	\$76.07	1.11	\$18.23	0.24	86.23	\$43.64	0.51	\$14.68	0.34	3537.64	\$582.97	0.16	\$135.44	0.23
EMCASCO INSURANCE COMPANY	2410.80	\$179.64	0.07	\$1.85	0.01	168.16	\$86.06	0.51	\$59.15	0.69	218.26	\$43.85	0.20	\$40.79	0.93	2797.22	\$309.55	0.11	\$101.79	0.33
EMPLOYERS MUTUAL CASUALTY	2084.58	\$142.14	0.07	\$31.40	0.22	136.83	\$60.48	0.44	\$50.64	0.84	169.17	\$32.13	0.19	\$32.08	1.00	2390.58	\$234.75	0.10	\$114.11	0.49
ESURANCE INSURANCE COMPANY	15.48	\$12.43	0.80	\$0.00	NA	4.82	\$7.42	1.54	\$0.00	NA	2.82	\$2.35	0.83	\$5.54	2.36	23.12	\$22.20	0.96	\$5.54	0.25
FARM BUREAU GENERAL INSURANCE	202834.10	\$7,182.87	0.04	\$4,271.56	0.59	17939.40	\$4,997.65	0.28	\$3,808.72	0.76	20265.40	\$3,124.98	0.15	\$3,278.78	1.05	241038.90	\$15,305.50	0.06	\$11,359.05	0.74

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
FARM BUREAU MUTUAL INSURANCE	159787.00	\$4,352.72	0.03	\$3,955.65	0.91	16228.70	\$2,954.12	0.18	\$2,488.83	0.84	18330.70	\$2,159.95	0.12	\$1,934.51	0.90	194346.40	\$9,466.79	0.05	\$8,378.98	0.89
FARMERS INSURANCE EXCHANGE	76799.52	\$5,052.14	0.07	\$2,626.11	0.52	6607.94	\$3,044.09	0.46	\$2,168.94	0.71	7933.06	\$1,967.59	0.25	\$1,791.14	0.91	91340.52	\$10,063.82	0.11	\$6,586.20	0.65
FEDERAL INSURANCE COMPANY	11.37	\$1.20	0.11	\$0.00	NA	3.79	\$1.47	0.39	\$0.00	NA	3.79	\$0.46	0.12	\$0.75	1.62	18.95	\$3.13	0.16	\$0.75	0.24
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.01)	NA	\$0.00	NA	0.00	(\$0.04)	NA	\$0.33	NA	0.00	(\$0.02)	NA	\$0.00	NA	0.00	(\$0.07)	NA	\$0.33	NA
FOREMOST PROPERTY AND CASUALTY	12186.38	\$250.35	0.02	\$39.40	0.16	304.07	\$38.02	0.13	\$11.55	0.30	1734.23	\$105.66	0.06	\$37.28	0.35	14224.68	\$394.03	0.03	\$88.23	0.22
FOREMOST SIGNATURE INSURANCE	0.00	(\$0.61)	NA	\$0.00	NA	0.00	(\$0.13)	NA	\$0.00	NA	0.50	(\$0.18)	NA	\$0.00	NA	0.50	(\$0.92)	NA	\$0.00	NA
FOUNDERS INSURANCE COMPANY	492.61	\$65.95	0.13	\$6.54	0.10	2.31	\$2.79	1.21	\$0.00	NA	4.15	\$1.85	0.44	\$0.00	NA	499.07	\$70.59	0.14	\$6.54	0.09
FOUNDERS INSURANCE COMPANY OF	167.23	\$22.74	0.14	\$0.00	NA	0.41	\$0.57	1.38	\$0.00	NA	0.41	\$0.21	0.51	\$0.00	NA	168.05	\$23.52	0.14	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	28675.00	\$1,243.03	0.04	\$738.88	0.59	3162.00	\$979.20	0.31	\$640.04	0.65	3543.00	\$445.69	0.13	\$377.86	0.85	35380.00	\$2,667.92	0.08	\$1,756.78	0.66
FREMONT MUTUAL INSURANCE	26978.25	\$643.49	0.02	\$331.45	0.52	1800.13	\$490.51	0.27	\$302.31	0.62	2073.03	\$218.31	0.11	\$240.23	1.10	30851.41	\$1,352.31	0.04	\$874.00	0.65
GE PROPERTY & CASUALTY INSURANCE	83.74	\$6.23	0.07	\$2.18	0.35	9.99	\$3.58	0.36	\$0.00	NA	13.82	\$1.68	0.12	\$0.00	NA	107.55	\$11.49	0.11	\$2.18	0.19

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 61 West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GEICO INDEMNITY COMPANY	7533.25	\$690.20	0.09	\$468.80	0.68	549.73	\$296.03	0.54	\$169.32	0.57	641.76	\$177.92	0.28	\$123.65	0.69	8724.74	\$1,164.15	0.13	\$761.77	0.65
GLENS FALLS INSURANCE COMPANY, THE	1011.58	\$73.20	0.07	\$7.50	0.10	169.41	\$64.68	0.38	\$29.77	0.46	203.58	\$34.71	0.17	\$15.65	0.45	1384.57	\$172.58	0.12	\$52.92	0.31
GLOBE INDEMNITY COMPANY	10.00	\$0.46	0.05	\$0.00	NA	2.00	\$0.78	0.39	\$0.00	NA	2.00	\$0.54	0.27	\$0.00	NA	14.00	\$1.78	0.13	\$0.00	NA
GMAC INSURANCE COMPANY	63.50	\$4.20	0.07	\$0.00	NA	9.00	\$3.52	0.39	\$1.64	0.47	9.00	\$1.45	0.16	\$0.00	NA	81.50	\$9.16	0.11	\$1.64	0.18
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.20)	NA	0.00	\$0.00	NA	(\$0.01)	NA	0.00	\$0.00	NA	(\$1.21)	NA
GRANGE INSURANCE COMPANY OF	514.33	\$29.17	0.06	\$0.38	0.01	69.74	\$19.70	0.28	\$3.85	0.20	77.83	\$9.01	0.12	\$7.14	0.79	661.90	\$57.88	0.09	\$11.37	0.20
GREAT AMERICAN INSURANCE	395.19	\$37.36	0.09	\$1.10	0.03	92.04	\$26.29	0.29	\$14.26	0.54	100.92	\$15.47	0.15	\$2.82	0.18	588.15	\$79.11	0.13	\$18.18	0.23
GREAT LAKES CASUALTY INSURANCE	3193.36	\$227.33	0.07	\$13.50	0.06	460.30	\$153.53	0.33	\$127.20	0.83	503.60	\$90.68	0.18	\$117.31	1.29	4157.26	\$471.54	0.11	\$258.01	0.55
GREAT NORTHERN INSURANCE	10.89	\$1.04	0.10	\$0.00	NA	3.63	\$1.43	0.39	\$0.00	NA	3.62	\$0.51	0.14	\$0.00	NA	18.14	\$2.98	0.16	\$0.00	NA
GUARANTY NATIONAL INSURANCE	168.20	\$12.43	0.07	\$7.01	0.56	18.48	\$14.67	0.79	\$3.65	0.25	18.24	\$6.32	0.35	\$3.70	0.59	204.92	\$33.41	0.16	\$14.36	0.43
HARLEYSVILLE LAKE STATES INSURANCE	13006.77	\$909.78	0.07	\$968.42	1.06	1169.72	\$642.66	0.55	\$535.71	0.83	1384.35	\$267.52	0.19	\$283.81	1.06	15560.84	\$1,819.96	0.12	\$1,787.93	0.98

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 61 West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HARTFORD ACCIDENT AND INDEMNITY	2258.08	\$126.55	0.06	\$165.60	1.31	399.76	\$145.03	0.36	\$111.20	0.77	426.75	\$58.39	0.14	\$61.83	1.06	3084.59	\$329.98	0.11	\$338.63	1.03
HASTINGS MUTUAL INSURANCE	22065.77	\$1,287.76	0.06	\$816.69	0.63	2264.50	\$657.96	0.29	\$467.15	0.71	2554.00	\$300.89	0.12	\$365.99	1.22	26884.27	\$2,246.60	0.08	\$1,649.82	0.73
HOME-OWNERS INSURANCE COMPANY	216342.09	\$7,996.41	0.04	\$12,835.11	1.61	21405.80	\$7,339.21	0.34	\$5,352.62	0.73	25255.80	\$2,777.65	0.11	\$2,264.03	0.82	263003.69	\$18,113.27	0.07	\$20,451.76	1.13
HORACE MANN INSURANCE COMPANY	3040.47	\$183.65	0.06	\$17.56	0.10	422.71	\$127.65	0.30	\$108.97	0.85	490.23	\$75.41	0.15	\$53.55	0.71	3953.41	\$386.70	0.10	\$180.08	0.47
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$13.44	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$13.44	NA
INTEGON NATIONAL INSURANCE	2578.44	\$228.68	0.09	\$102.76	0.45	192.86	\$122.21	0.63	\$68.53	0.56	227.90	\$49.62	0.22	\$60.31	1.22	2999.20	\$400.52	0.13	\$231.60	0.58
LIBERTY INSURANCE CORPORATION	0.00	(\$0.12)	NA	\$47.63	NA	0.00	\$0.00	NA	\$2.32	NA	0.00	(\$0.02)	NA	\$0.00	NA	0.00	(\$0.14)	NA	\$49.95	NA
LIBERTY MUTUAL FIRE INSURANCE	8030.08	\$653.92	0.08	\$827.01	1.26	1715.02	\$605.71	0.35	\$578.23	0.95	1960.21	\$330.48	0.17	\$332.65	1.01	11705.31	\$1,590.10	0.14	\$1,737.89	1.09
LUMBERMENS MUTUAL CASUALTY	570.81	\$23.10	0.04	\$13.92	0.60	81.94	\$22.60	0.28	(\$9.15)	NA	108.19	\$11.01	0.10	\$10.25	0.93	760.94	\$56.72	0.07	\$15.02	0.26
MEEMIC INSURANCE COMPANY	66141.95	\$3,862.39	0.06	\$1,342.09	0.35	10090.27	\$3,248.79	0.32	\$2,265.03	0.70	11105.15	\$1,479.49	0.13	\$1,654.86	1.12	87337.37	\$8,590.67	0.10	\$5,261.98	0.61
MEMBERSELECT INSURANCE COMPANY	3308.72	\$499.27	0.15	\$145.61	0.29	278.45	\$216.36	0.78	\$144.52	0.67	338.38	\$157.82	0.47	\$118.09	0.75	3925.55	\$873.44	0.22	\$408.22	0.47

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 61 West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MERASTAR INSURANCE COMPANY	51.56	\$4.28	0.08	\$0.00	NA	10.78	\$3.46	0.32	\$0.00	NA	11.46	\$1.66	0.15	\$2.97	1.79	73.80	\$9.40	0.13	\$2.97	0.32
MERCHANTS MUTUAL INSURANCE	148.00	\$10.11	0.07	\$0.00	NA	13.00	\$5.33	0.41	\$0.00	NA	14.00	\$3.05	0.22	\$3.38	1.11	175.00	\$18.49	0.11	\$3.38	0.18
METROPOLITAN DIRECT PROPERTY AND	1503.05	\$82.88	0.06	\$1.15	0.01	212.30	\$70.31	0.33	\$7.46	0.11	231.70	\$31.99	0.14	\$63.47	1.98	1947.05	\$185.18	0.10	\$72.07	0.39
METROPOLITAN GENERAL INSURANCE	22.00	\$1.68	0.08	\$0.00	NA	4.00	\$1.07	0.27	\$0.00	NA	4.00	\$0.36	0.09	\$0.40	1.11	30.00	\$3.11	0.10	\$0.40	0.13
METROPOLITAN GROUP PROPERTY AND	3634.03	\$284.21	0.08	\$101.69	0.36	468.70	\$218.39	0.47	\$152.49	0.70	527.72	\$88.69	0.17	\$92.73	1.05	4630.45	\$591.29	0.13	\$346.91	0.59
METROPOLITAN PROPERTY AND CASUALTY	318.19	\$16.99	0.05	\$0.34	0.02	40.65	\$12.39	0.30	\$7.89	0.64	45.65	\$5.34	0.12	\$1.72	0.32	404.49	\$34.73	0.09	\$9.94	0.29
MIC GENERAL INSURANCE CORPORATION	19353.59	\$1,278.72	0.07	\$1,150.88	0.90	3386.38	\$1,178.65	0.35	\$839.82	0.71	3754.49	\$440.68	0.12	\$437.10	0.99	26494.46	\$2,898.05	0.11	\$2,427.81	0.84
MICHIGAN AUTOMOBILE INSURANCE	3124.37	\$474.35	0.15	\$784.42	1.65	120.27	\$108.05	0.90	\$25.43	0.24	142.48	\$40.24	0.28	\$20.14	0.50	3387.12	\$622.65	0.18	\$829.99	1.33
MICHIGAN INSURANCE COMPANY	29530.00	\$489.99	0.02	\$86.80	0.18	2762.00	\$383.16	0.14	\$207.85	0.54	2910.00	\$163.21	0.06	\$141.44	0.87	35202.00	\$1,036.37	0.03	\$436.09	0.42
MICHIGAN MILLERS MUTUAL	74860.81	\$3,468.14	0.05	\$1,671.81	0.48	8726.58	\$2,501.63	0.29	\$2,041.72	0.82	10318.72	\$1,338.12	0.13	\$1,205.52	0.90	93906.11	\$7,307.89	0.08	\$4,919.04	0.67
MID-CENTURY INSURANCE COMPANY	473.40	\$23.63	0.05	\$77.68	3.29	49.48	\$22.62	0.46	\$14.09	0.62	54.40	\$9.65	0.18	\$2.01	0.21	577.28	\$55.89	0.10	\$93.77	1.68

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 61 West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MODERN SERVICE INSURANCE	1126.31	\$144.83	0.13	\$36.04	0.25	27.96	\$30.67	1.10	\$18.84	0.61	30.48	\$15.30	0.50	\$1.05	0.07	1184.75	\$190.80	0.16	\$55.93	0.29
MUTUAL SERVICE CASUALTY	2512.35	\$133.14	0.05	\$3.97	0.03	288.38	\$97.77	0.34	\$26.62	0.27	350.64	\$38.41	0.11	\$78.52	2.04	3151.37	\$269.32	0.09	\$109.11	0.41
NATIONAL BEN-FRANKLIN INSURANCE	71.56	\$4.29	0.06	\$210.05	48.93	14.50	\$4.42	0.30	\$19.57	4.43	13.83	\$2.15	0.16	\$0.59	0.28	99.89	\$10.86	0.11	\$230.20	21.21
NATIONAL GENERAL INSURANCE	3286.17	\$304.80	0.09	\$37.49	0.12	645.60	\$160.44	0.25	\$159.93	1.00	727.17	\$64.10	0.09	\$88.23	1.38	4658.94	\$529.33	0.11	\$285.65	0.54
NATIONWIDE INSURANCE COMPANY OF	7017.79	\$403.49	0.06	\$509.40	1.26	1231.12	\$338.40	0.27	\$332.25	0.98	1422.47	\$168.49	0.12	\$303.98	1.80	9671.38	\$910.37	0.09	\$1,145.64	1.26
NATIONWIDE MUTUAL FIRE INSURANCE	19195.15	\$1,488.91	0.08	\$847.71	0.57	3510.54	\$1,243.56	0.35	\$888.14	0.71	3905.09	\$662.44	0.17	\$539.58	0.81	26610.78	\$3,394.91	0.13	\$2,275.43	0.67
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$12.88	NA	0.00	\$0.00	NA	\$0.68	NA	0.00	\$0.00	NA	\$13.56	NA
NATIONWIDE PROPERTY AND CASUALTY	23.50	\$5.78	0.25	\$0.00	NA	2.50	\$2.45	0.98	\$0.00	NA	2.50	\$0.79	0.32	\$0.00	NA	28.50	\$9.02	0.32	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	4130.00	\$585.14	0.14	\$540.16	0.92	107.00	\$123.51	1.15	\$54.38	0.44	126.00	\$55.13	0.44	\$26.94	0.49	4363.00	\$763.78	0.18	\$621.48	0.81
NORTHERN INSURANCE COMPANY OF	19.55	\$1.10	0.06	\$0.00	NA	4.33	\$1.45	0.33	(\$1.96)	NA	3.88	\$0.59	0.15	\$0.00	NA	27.76	\$3.13	0.11	(\$1.96)	NA
PACIFIC INDEMNITY COMPANY	0.84	\$0.09	0.11	\$0.00	NA	0.28	\$0.16	0.58	\$0.00	NA	0.28	\$0.08	0.27	\$0.00	NA	1.40	\$0.33	0.23	\$0.00	NA

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PARTNERS MUTUAL INSURANCE	1948.49	\$157.09	0.08	\$388.15	2.47	427.76	\$88.37	0.21	\$71.98	0.81	248.74	\$46.78	0.19	\$48.23	1.03	2624.99	\$292.24	0.11	\$508.36	1.74
PHARMACISTS MUTUAL INSURANCE	0.00	\$0.01	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.00	NA
PIONEER STATE MUTUAL INSURANCE	79592.56	\$3,608.83	0.05	\$1,828.91	0.51	10825.77	\$2,247.28	0.21	\$1,764.22	0.79	11142.57	\$1,054.94	0.09	\$1,361.21	1.29	101560.90	\$6,911.05	0.07	\$4,954.34	0.72
PROGRESSIVE MICHIGAN INSURANCE	88686.00	\$7,164.07	0.08	\$4,034.67	0.56	9945.00	\$4,924.49	0.50	\$2,669.55	0.54	11044.00	\$2,064.71	0.19	\$1,596.70	0.77	109675.00	\$14,153.27	0.13	\$8,300.92	0.59
PRUDENTIAL GENERAL INSURANCE	119.13	\$9.63	0.08	\$0.00	NA	16.49	\$8.06	0.49	\$0.00	NA	16.49	\$4.06	0.25	\$4.47	1.10	152.11	\$21.75	0.14	\$4.47	0.21
PRUDENTIAL PROPERTY AND CASUALTY	3525.72	\$171.57	0.05	\$49.05	0.29	447.64	\$135.81	0.30	\$78.47	0.58	467.21	\$80.75	0.17	\$42.91	0.53	4440.57	\$388.13	0.09	\$170.43	0.44
QBE INSURANCE CORPORATION	503.88	\$84.05	0.17	\$6.98	0.08	1.41	\$2.10	1.49	\$0.00	NA	2.41	\$1.11	0.46	\$0.00	NA	507.70	\$87.26	0.17	\$6.98	0.08
RESPONSE WORLDWIDE INSURANCE	9.08	\$0.53	0.06	\$0.00	NA	0.50	\$0.19	0.38	\$0.00	NA	1.00	\$0.18	0.18	\$0.00	NA	10.58	\$0.89	0.08	\$0.00	NA
ROYAL INSURANCE COMPANY OF	5.00	\$0.34	0.07	\$0.00	NA	1.00	\$0.34	0.34	\$0.00	NA	1.00	\$0.08	0.08	\$0.00	NA	7.00	\$0.75	0.11	\$0.00	NA
SAFECO INSURANCE COMPANY OF	1025.00	\$93.41	0.09	\$34.43	0.37	158.34	\$70.11	0.44	\$62.50	0.89	199.36	\$28.03	0.14	\$30.79	1.10	1382.70	\$191.55	0.14	\$127.72	0.67
SAFECO INSURANCE COMPANY OF	4077.51	\$373.88	0.09	\$88.20	0.24	640.71	\$259.95	0.41	\$108.96	0.42	822.91	\$113.41	0.14	\$136.51	1.20	5541.13	\$747.24	0.13	\$333.67	0.45

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SECURA INSURANCE, A MUTUAL	19123.39	\$1,166.40	0.06	\$526.90	0.45	2649.61	\$771.60	0.29	\$601.74	0.78	2892.70	\$404.74	0.14	\$357.48	0.88	24665.70	\$2,342.74	0.09	\$1,486.11	0.63
SECURA SUPREME INSURANCE	427.23	\$44.93	0.11	\$0.05	0.00	124.66	\$34.38	0.28	\$2.60	0.08	133.65	\$15.65	0.12	\$4.24	0.27	685.54	\$94.96	0.14	\$6.88	0.07
SOUTHERN MICHIGAN INSURANCE	8762.66	\$788.80	0.09	\$592.60	0.75	393.12	\$311.82	0.79	\$158.29	0.51	398.88	\$140.88	0.35	\$125.79	0.89	9554.66	\$1,241.50	0.13	\$876.68	0.71
STATE AUTOMOBILE MUTUAL	8675.01	\$554.62	0.06	\$107.42	0.19	1255.56	\$504.08	0.40	\$221.34	0.44	1361.43	\$199.14	0.15	\$127.99	0.64	11292.00	\$1,257.84	0.11	\$456.75	0.36
STATE FARM FIRE AND CASUALTY	874.11	\$89.42	0.10	\$2.96	0.03	94.05	\$64.77	0.69	\$42.95	0.66	115.22	\$29.11	0.25	\$31.35	1.08	1083.38	\$183.30	0.17	\$77.25	0.42
STATE FARM MUTUAL AUTOMOBILE	582835.79	\$31,994.47	0.05	\$30,538.33	0.95	73186.26	\$24,255.65	0.33	\$16,786.76	0.69	85436.88	\$14,570.53	0.17	\$14,304.68	0.98	741458.93	\$70,820.65	0.10	\$61,629.76	0.87
TEACHERS INSURANCE COMPANY	1068.84	\$53.47	0.05	\$31.51	0.59	168.64	\$47.28	0.28	\$43.49	0.92	176.56	\$23.13	0.13	\$18.86	0.82	1414.04	\$123.87	0.09	\$93.85	0.76
TITAN INDEMNITY COMPANY	9.00	\$0.92	0.10	\$0.00	NA	1.50	\$0.78	0.52	\$0.00	NA	1.50	\$0.41	0.27	\$0.00	NA	12.00	\$2.11	0.18	\$0.00	NA
TITAN INSURANCE COMPANY	27085.97	\$3,691.97	0.14	\$1,304.96	0.35	649.56	\$712.75	1.10	\$404.66	0.57	801.95	\$337.10	0.42	\$234.38	0.70	28537.48	\$4,741.82	0.17	\$1,944.00	0.41
TOKIO MARINE AND FIRE INSURANCE	4.00	\$0.82	0.21	\$0.00	NA	1.00	\$1.47	1.47	\$0.00	NA	1.00	\$0.50	0.50	\$0.00	NA	6.00	\$2.79	0.46	\$0.00	NA
TRANSPORT INSURANCE COMPANY	0.00	(\$0.01)	NA	\$0.50	NA	0.00	\$0.01	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.84	168.00	0.00	\$0.01	NA	\$1.34	167.50

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 61 West Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
TRUMBULL INSURANCE COMPANY	185.64	\$12.45	0.07	\$2.31	0.19	20.40	\$12.49	0.61	\$3.29	0.26	20.99	\$4.52	0.22	\$3.52	0.78	227.03	\$29.46	0.13	\$9.12	0.31
UNITED SERVICES AUTOMOBILE	13665.67	\$804.54	0.06	\$170.71	0.21	2617.76	\$911.74	0.35	\$506.38	0.56	2860.70	\$273.61	0.10	\$267.28	0.98	19144.13	\$1,989.89	0.10	\$944.36	0.47
UNITRIN DIRECT INSURANCE COMPANY	3977.35	\$234.03	0.06	\$32.10	0.14	519.97	\$182.94	0.35	\$100.21	0.55	546.99	\$101.72	0.19	\$63.02	0.62	5044.31	\$518.68	0.10	\$195.33	0.38
UNITRIN DIRECT PROPERTY & CASUALTY	15.00	\$1.12	0.07	\$0.00	NA	3.00	\$1.42	0.47	\$0.00	NA	4.00	\$0.46	0.12	\$0.00	NA	22.00	\$3.01	0.14	\$0.00	NA
USAA CASUALTY INSURANCE	7450.95	\$469.46	0.06	\$117.89	0.25	1318.37	\$532.92	0.40	\$436.87	0.82	1436.48	\$167.80	0.12	\$176.58	1.05	10205.80	\$1,170.18	0.11	\$731.34	0.62
WARNER INSURANCE COMPANY	14.60	\$0.00	0.00	\$0.00	NA	3.66	\$0.29	0.08	\$0.00	NA	4.45	\$0.03	0.01	\$0.00	NA	22.71	\$0.31	0.01	\$0.00	NA
WEST AMERICAN INSURANCE	1334.26	\$91.23	0.07	\$28.35	0.31	193.50	\$56.97	0.29	\$68.73	1.21	219.97	\$32.11	0.15	\$31.31	0.98	1747.73	\$180.31	0.10	\$128.39	0.71
WESTFIELD INSURANCE COMPANY	7887.17	\$414.43	0.05	\$129.28	0.31	711.17	\$263.78	0.37	\$166.87	0.63	813.33	\$137.23	0.17	\$105.58	0.77	9411.67	\$815.44	0.09	\$401.73	0.49
WOLVERINE MUTUAL INSURANCE	9865.28	\$496.37	0.05	\$705.52	1.42	1040.80	\$335.07	0.32	\$217.45	0.65	1165.30	\$146.01	0.13	\$104.77	0.72	12071.38	\$977.44	0.08	\$1,027.74	1.05
Mean:	30488.41	\$1,562.70	0.0836	\$1,274.31	1.1988	3335.11	\$1,144.97	0.4748	\$768.15	0.8333	3921.90	\$588.96	0.1950	\$518.81	3.4691	36862.20	\$3,247.77	0.1276	\$2,521.07	2.8842
StDev:	86754.52	\$4,235.33	0.0821	\$4,085.30	5.5054	9693.70	\$3,326.65	0.3061	\$2,261.61	1.4129	11500.64	\$1,788.38	0.1263	\$1,627.37	18.966	106668.66	\$9,261.30	0.1006	\$7,827.48	18.038
Min:	0.00	(\$0.61)	7E-05	\$0.00	0.0011	0.00	(\$0.13)	0.0781	(\$9.15)	0.0755	0.00	(\$0.18)	0.0061	\$0.00	0.0686	0.00	(\$0.92)	0.0138	(\$1.96)	0.0725
Max:	582835.79	\$31,994.47	0.8028	\$30,538.33	48.927	73186.26	\$24,255.65	1.5398	\$16,786.76	12.155	85436.88	\$14,570.53	0.833	\$14,304.68	168	741458.93	\$70,820.65	0.9601	\$61,629.76	167.5

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TERRITORY 62 East Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	27858.26	\$1,226.98	0.04	\$393.62	0.32	4824.88	\$1,584.68	0.33	\$1,138.25	0.72	5089.52	\$726.51	0.14	\$579.42	0.80	37772.66	\$3,538.17	0.09	\$2,111.30	0.60
ALLIED PROPERTY AND CASUALTY	42571.09	\$2,810.87	0.07	\$735.58	0.26	7065.66	\$2,260.43	0.32	\$1,125.20	0.50	8672.26	\$1,079.29	0.12	\$678.85	0.63	58309.01	\$6,150.59	0.11	\$2,539.63	0.41
ALLSTATE INDEMNITY COMPANY	0.00	(\$0.10)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.10)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	345377.37	\$18,931.25	0.05	\$13,221.23	0.70	39169.84	\$18,057.21	0.46	\$9,627.45	0.53	45037.81	\$9,570.74	0.21	\$5,571.20	0.58	429585.02	\$46,559.20	0.11	\$28,419.88	0.61
AMERICAN AND FOREIGN INSURANCE	16.00	\$0.81	0.05	\$0.00	NA	4.00	\$2.22	0.55	\$0.00	NA	4.00	\$0.52	0.13	\$0.00	NA	24.00	\$3.54	0.15	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	2976.20	\$202.12	0.07	\$122.64	0.61	505.58	\$148.47	0.29	\$150.18	1.01	505.58	\$49.99	0.10	\$64.23	1.28	3987.36	\$400.59	0.10	\$337.05	0.84
AMERICAN INSURANCE COMPANY, THE	109.92	\$5.60	0.05	\$22.38	4.00	28.79	\$8.05	0.28	\$6.49	0.81	25.93	\$3.26	0.13	\$0.56	0.17	164.64	\$16.91	0.10	\$29.42	1.74
AMERICAN INTERNATIONAL INSURANCE	22956.85	\$1,199.47	0.05	\$1,528.67	1.27	3776.67	\$1,205.25	0.32	\$902.18	0.75	4081.19	\$523.76	0.13	\$447.96	0.86	30814.71	\$2,928.48	0.10	\$2,878.82	0.98
AMERICAN PROTECTION INSURANCE	22.76	\$0.65	0.03	\$0.00	NA	6.01	\$2.19	0.36	\$0.43	0.20	7.01	\$0.79	0.11	(\$9.85)	NA	35.78	\$3.63	0.10	(\$9.42)	NA
AMERICAN RELIABLE INSURANCE	4.00	\$0.07	0.02	\$0.00	NA	1.00	\$0.18	0.18	\$0.00	NA	1.00	\$0.26	0.26	\$0.00	NA	6.00	\$0.51	0.08	\$0.00	NA
AMEX ASSURANCE COMPANY	4077.23	\$402.26	0.10	\$39.53	0.10	1196.89	\$381.54	0.32	\$263.96	0.69	1236.21	\$131.62	0.11	\$116.99	0.89	6510.33	\$915.41	0.14	\$420.48	0.46

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AMICA MUTUAL INSURANCE COMPANY	5369.71	\$437.76	0.08	\$183.66	0.42	965.77	\$454.55	0.47	\$269.29	0.59	1045.50	\$131.83	0.13	\$98.51	0.75	7380.98	\$1,024.14	0.14	\$551.46	0.54
ARGONAUT INSURANCE COMPANY	143.20	\$17.26	0.12	\$2.60	0.15	19.07	\$14.46	0.76	\$26.59	1.84	19.16	\$5.59	0.29	\$6.70	1.20	181.43	\$37.32	0.21	\$35.89	0.96
AUTO CLUB GROUP INSURANCE	354988.39	\$24,890.21	0.07	\$19,101.44	0.77	59539.80	\$24,002.35	0.40	\$15,524.37	0.65	63931.56	\$9,707.05	0.15	\$7,447.42	0.77	478459.75	\$58,599.61	0.12	\$42,073.24	0.72
AUTO CLUB INSURANCE ASSOCIATION	203073.48	\$15,693.76	0.08	\$7,916.49	0.50	31094.22	\$12,723.94	0.41	\$7,601.86	0.60	34520.23	\$5,282.98	0.15	\$3,727.50	0.71	268687.93	\$33,700.68	0.13	\$19,245.84	0.57
AUTO-OWNERS INSURANCE COMPANY	529816.70	\$20,898.58	0.04	\$22,301.54	1.07	55308.30	\$20,471.52	0.37	\$12,978.15	0.63	64074.05	\$7,853.62	0.12	\$4,442.97	0.57	649199.05	\$49,223.72	0.08	\$39,722.66	0.81
BRISTOL WEST INSURANCE COMPANY	27426.37	\$1,439.69	0.05	\$470.71	0.33	2412.10	\$1,382.34	0.57	\$717.94	0.52	2552.32	\$508.03	0.20	\$337.70	0.66	32390.79	\$3,330.06	0.10	\$1,526.36	0.46
CINCINNATI INSURANCE COMPANY, THE	25868.94	\$1,058.19	0.04	\$455.98	0.43	3101.03	\$1,006.70	0.32	\$622.61	0.62	3502.75	\$424.64	0.12	\$229.98	0.54	32472.72	\$2,489.52	0.08	\$1,308.57	0.53
CITIZENS INSURANCE COMPANY OF	592077.95	\$27,075.71	0.05	\$14,101.89	0.52	69458.54	\$23,884.14	0.34	\$14,832.78	0.62	75641.22	\$10,115.81	0.13	\$7,583.36	0.75	737177.71	\$61,075.67	0.08	\$36,518.03	0.60
CONTINENTAL INSURANCE COMPANY, THE	8.00	\$4.32	0.54	\$5.39	1.25	7.84	\$4.16	0.53	\$113.52	27.29	4.50	\$1.81	0.40	\$37.36	20.64	20.34	\$10.29	0.51	\$156.27	15.19
DAIRYLAND INSURANCE COMPANY	1686.02	\$227.21	0.13	\$72.87	0.32	68.97	\$67.11	0.97	\$34.08	0.51	70.90	\$34.01	0.48	\$14.38	0.42	1825.89	\$328.32	0.18	\$121.33	0.37
EMCASCO INSURANCE COMPANY	1513.69	\$116.99	0.08	\$5.85	0.05	162.51	\$80.42	0.49	\$57.66	0.72	176.92	\$31.22	0.18	\$28.82	0.92	1853.12	\$228.62	0.12	\$92.33	0.40

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
EMPLOYERS MUTUAL CASUALTY	648.75	\$49.90	0.08	\$7.59	0.15	82.76	\$39.82	0.48	\$7.18	0.18	96.76	\$15.92	0.16	\$20.69	1.30	828.27	\$105.64	0.13	\$35.46	0.34
ESURANCE INSURANCE COMPANY	32.46	\$21.93	0.68	\$0.00	NA	9.50	\$11.57	1.22	\$0.00	NA	5.16	\$3.48	0.68	\$0.00	NA	47.12	\$36.99	0.78	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	358030.00	\$12,997.32	0.04	\$7,180.09	0.55	33039.60	\$9,999.94	0.30	\$7,738.30	0.77	35861.10	\$4,976.01	0.14	\$4,280.63	0.86	426930.70	\$27,973.27	0.07	\$19,199.02	0.69
FARM BUREAU MUTUAL INSURANCE	220604.30	\$6,064.64	0.03	\$1,628.91	0.27	23002.90	\$4,273.22	0.19	\$3,078.10	0.72	25355.90	\$2,601.61	0.10	\$1,993.18	0.77	268963.10	\$12,939.46	0.05	\$6,700.19	0.52
FARMERS INSURANCE EXCHANGE	197916.11	\$12,337.07	0.06	\$4,837.50	0.39	22113.86	\$10,277.40	0.46	\$7,687.55	0.75	23638.22	\$4,859.15	0.21	\$3,927.81	0.81	243668.19	\$27,473.62	0.11	\$16,452.86	0.60
FEDERAL INSURANCE COMPANY	99.01	\$14.10	0.14	\$27.18	1.93	26.83	\$14.18	0.53	\$10.74	0.76	27.34	\$5.42	0.20	\$1.77	0.33	153.18	\$33.70	0.22	\$39.69	1.18
FIDELITY AND CASUALTY COMPANY OF	3.84	\$2.27	0.59	\$3.00	1.32	5.25	\$1.92	0.37	\$22.33	11.62	4.76	\$0.79	0.17	\$5.99	7.59	13.85	\$4.98	0.36	\$31.32	6.28
FOREMOST PROPERTY AND CASUALTY	5717.36	\$134.54	0.02	\$8.18	0.06	192.33	\$27.10	0.14	\$0.91	0.03	826.41	\$53.30	0.06	\$47.35	0.89	6736.10	\$214.94	0.03	\$56.44	0.26
FOREMOST SIGNATURE INSURANCE	0.00	(\$0.19)	NA	\$0.00	NA	0.00	(\$0.43)	NA	\$0.00	NA	0.00	(\$0.15)	NA	\$0.00	NA	0.00	(\$0.77)	NA	\$0.00	NA
FOUNDERS INSURANCE COMPANY	520.68	\$63.07	0.12	\$109.09	1.73	2.97	\$2.10	0.71	\$0.00	NA	4.07	\$0.79	0.19	\$2.24	2.84	527.72	\$65.95	0.12	\$111.33	1.69
FOUNDERS INSURANCE COMPANY OF	900.55	\$103.75	0.12	\$324.48	3.13	3.16	\$3.43	1.08	\$1.07	0.31	3.66	\$1.40	0.38	\$0.22	0.16	907.37	\$108.58	0.12	\$325.77	3.00

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FRANKENMUTH MUTUAL INSURANCE	98369.00	\$4,320.71	0.04	\$2,624.50	0.61	11303.00	\$3,437.59	0.30	\$2,479.86	0.72	12140.00	\$1,503.57	0.12	\$1,231.08	0.82	121812.00	\$9,261.87	0.08	\$6,335.44	0.68
FREMONT MUTUAL INSURANCE	14672.52	\$345.12	0.02	\$352.93	1.02	1039.26	\$278.53	0.27	\$109.56	0.39	1149.14	\$120.74	0.11	\$102.20	0.85	16860.92	\$744.39	0.04	\$564.69	0.76
GE PROPERTY & CASUALTY INSURANCE	108.58	\$10.00	0.09	\$0.00	NA	20.23	\$6.05	0.30	\$0.86	0.14	20.91	\$2.55	0.12	\$14.22	5.57	149.72	\$18.60	0.12	\$15.08	0.81
GEICO INDEMNITY COMPANY	14580.75	\$1,258.61	0.09	\$701.09	0.56	1247.15	\$720.90	0.58	\$434.15	0.60	1314.59	\$374.53	0.28	\$181.56	0.48	17142.49	\$2,354.03	0.14	\$1,316.80	0.56
GLENS FALLS INSURANCE COMPANY, THE	5703.67	\$395.23	0.07	\$60.29	0.15	984.06	\$371.98	0.38	\$129.82	0.35	1087.92	\$193.68	0.18	\$78.37	0.40	7775.65	\$960.89	0.12	\$268.48	0.28
GLOBE INDEMNITY COMPANY	21.00	\$0.73	0.03	\$0.00	NA	5.00	\$1.30	0.26	\$0.00	NA	5.00	\$0.48	0.10	\$0.00	NA	31.00	\$2.51	0.08	\$0.00	NA
GMAC INSURANCE COMPANY	195.50	\$15.56	0.08	\$0.00	NA	25.00	\$10.35	0.41	\$6.62	0.64	25.00	\$3.81	0.15	\$0.00	NA	245.50	\$29.73	0.12	\$6.62	0.22
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.29)	NA	0.00	\$0.00	NA	(\$0.01)	NA	0.00	\$0.00	NA	(\$0.30)	NA
GRANGE INSURANCE COMPANY OF	608.08	\$38.85	0.06	\$9.66	0.25	79.40	\$31.64	0.40	\$4.00	0.13	83.91	\$12.02	0.14	\$3.94	0.33	771.39	\$82.51	0.11	\$17.60	0.21
GREAT AMERICAN INSURANCE	1572.90	\$149.28	0.09	\$5.73	0.04	359.98	\$133.87	0.37	\$86.07	0.64	391.17	\$71.25	0.18	\$38.15	0.54	2324.05	\$354.40	0.15	\$129.96	0.37
GREAT LAKES CASUALTY INSURANCE	7378.99	\$537.28	0.07	\$379.66	0.71	1120.49	\$434.59	0.39	\$268.81	0.62	1175.86	\$201.92	0.17	\$187.83	0.93	9675.34	\$1,173.79	0.12	\$836.30	0.71

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GREAT NORTHERN INSURANCE	155.96	\$19.30	0.12	\$0.00	NA	54.83	\$29.80	0.54	\$10.22	0.34	47.98	\$10.71	0.22	\$3.65	0.34	258.77	\$59.80	0.23	\$13.87	0.23
GUARANTY NATIONAL INSURANCE	277.54	\$19.09	0.07	\$3.50	0.18	30.73	\$21.41	0.70	\$14.42	0.67	30.40	\$7.88	0.26	\$2.25	0.29	338.67	\$48.38	0.14	\$20.17	0.42
HARLEYSVILLE LAKE STATES INSURANCE	40192.30	\$2,713.69	0.07	\$2,337.26	0.86	3750.88	\$1,807.06	0.48	\$1,206.09	0.67	4353.56	\$729.02	0.17	\$654.41	0.90	48296.74	\$5,249.77	0.11	\$4,197.75	0.80
HARTFORD ACCIDENT AND INDEMNITY	6588.36	\$336.25	0.05	\$86.71	0.26	1181.23	\$423.18	0.36	\$302.48	0.71	1246.31	\$158.48	0.13	\$97.37	0.61	9015.90	\$917.92	0.10	\$486.56	0.53
HARTFORD CASUALTY INSURANCE	74.76	\$5.23	0.07	\$28.85	5.52	15.55	\$5.77	0.37	\$0.00	NA	16.46	\$1.84	0.11	\$3.86	2.10	106.77	\$12.84	0.12	\$32.70	2.55
HARTFORD INSURANCE COMPANY OF	17577.89	\$892.56	0.05	\$822.19	0.92	2851.32	\$766.23	0.27	\$483.01	0.63	3262.02	\$286.13	0.09	\$191.33	0.67	23691.23	\$1,944.92	0.08	\$1,496.53	0.77
HARTFORD UNDERWRITERS INSURANCE	889.61	\$53.36	0.06	\$1.66	0.03	134.00	\$40.43	0.30	\$33.06	0.82	145.01	\$15.46	0.11	\$12.24	0.79	1168.62	\$109.25	0.09	\$46.96	0.43
HASTINGS MUTUAL INSURANCE	33710.63	\$2,013.70	0.06	\$705.33	0.35	4087.00	\$1,174.28	0.29	\$776.58	0.66	4488.50	\$493.61	0.11	\$467.34	0.95	42286.13	\$3,681.58	0.09	\$1,949.25	0.53
HOME-OWNERS INSURANCE COMPANY	278380.32	\$10,354.34	0.04	\$10,749.78	1.04	28493.45	\$10,019.53	0.35	\$7,028.02	0.70	31805.90	\$3,565.15	0.11	\$2,203.66	0.62	338679.67	\$23,939.02	0.07	\$19,981.46	0.83
HORACE MANN INSURANCE COMPANY	3257.59	\$199.30	0.06	\$43.18	0.22	475.22	\$155.58	0.33	\$105.80	0.68	530.13	\$81.70	0.15	\$57.94	0.71	4262.94	\$436.58	0.10	\$206.91	0.47
INTEGON NATIONAL INSURANCE	2239.39	\$174.65	0.08	\$113.86	0.65	228.45	\$133.96	0.59	\$47.50	0.35	246.56	\$51.46	0.21	\$29.78	0.58	2714.40	\$360.07	0.13	\$191.14	0.53

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TERRITORY 62 East Central

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
LIBERTY INSURANCE CORPORATION	0.35	\$0.06	0.16	\$15.03	263.72	0.67	\$0.41	0.61	\$5.05	12.33	0.56	\$0.08	0.14	\$1.38	17.41	1.58	\$0.55	0.35	\$21.46	39.31
LIBERTY MUTUAL FIRE INSURANCE	69383.51	\$5,853.37	0.08	\$4,946.96	0.85	16572.25	\$6,565.01	0.40	\$4,012.14	0.61	18277.80	\$2,394.68	0.13	\$1,905.28	0.80	104233.56	\$14,813.06	0.14	\$10,864.38	0.73
LUMBERMENS MUTUAL CASUALTY	882.20	\$37.47	0.04	\$71.56	1.91	133.58	\$47.35	0.35	\$88.91	1.88	143.83	\$18.08	0.13	\$7.99	0.44	1159.61	\$102.90	0.09	\$168.47	1.64
MEEMIC INSURANCE COMPANY	127371.95	\$7,602.57	0.06	\$2,835.61	0.37	19412.93	\$6,550.85	0.34	\$4,010.67	0.61	20611.48	\$2,851.56	0.14	\$2,173.73	0.76	167396.36	\$17,004.98	0.10	\$9,020.00	0.53
MEMBERSELECT INSURANCE COMPANY	8917.53	\$1,311.19	0.15	\$790.79	0.60	845.11	\$688.79	0.82	\$472.24	0.69	906.30	\$394.03	0.43	\$257.53	0.65	10668.94	\$2,394.00	0.22	\$1,520.56	0.64
MERASTAR INSURANCE COMPANY	91.12	\$9.89	0.11	\$0.00	NA	17.56	\$7.90	0.45	\$1.56	0.20	17.80	\$2.41	0.14	\$0.00	NA	126.48	\$20.21	0.16	\$1.56	0.08
MERCHANTS MUTUAL INSURANCE	280.00	\$13.91	0.05	\$0.50	0.04	38.00	\$16.68	0.44	\$3.19	0.19	38.00	\$7.07	0.19	\$0.26	0.04	356.00	\$37.67	0.11	\$3.95	0.10
METROPOLITAN DIRECT PROPERTY AND	1943.44	\$109.01	0.06	\$4.87	0.04	282.45	\$94.78	0.34	\$54.48	0.57	295.46	\$37.12	0.13	\$33.85	0.91	2521.35	\$240.90	0.10	\$93.20	0.39
METROPOLITAN GENERAL INSURANCE	55.80	\$3.46	0.06	\$0.00	NA	7.41	\$2.88	0.39	\$3.33	1.16	7.91	\$1.04	0.13	\$0.05	0.05	71.12	\$7.39	0.10	\$3.38	0.46
METROPOLITAN GROUP PROPERTY AND	12983.43	\$696.58	0.05	\$278.89	0.40	1893.11	\$746.77	0.39	\$560.60	0.75	1986.29	\$309.09	0.16	\$181.50	0.59	16862.83	\$1,752.45	0.10	\$1,020.99	0.58
METROPOLITAN PROPERTY AND CASUALTY	647.13	\$36.25	0.06	\$53.52	1.48	88.47	\$26.23	0.30	\$14.34	0.55	98.06	\$10.53	0.11	\$6.44	0.61	833.66	\$73.00	0.09	\$74.29	1.02

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MIC GENERAL INSURANCE CORPORATION	46976.04	\$3,253.03	0.07	\$1,255.18	0.39	8208.32	\$2,921.71	0.36	\$1,753.57	0.60	8839.77	\$1,121.99	0.13	\$873.78	0.78	64024.13	\$7,296.72	0.11	\$3,882.53	0.53
MICHIGAN AUTOMOBILE INSURANCE	2752.90	\$424.36	0.15	\$370.83	0.87	127.29	\$134.59	1.06	\$72.82	0.54	141.65	\$43.66	0.31	\$13.95	0.32	3021.84	\$602.60	0.20	\$457.60	0.76
MICHIGAN INSURANCE COMPANY	56410.00	\$998.50	0.02	\$446.96	0.45	5740.00	\$839.02	0.15	\$452.66	0.54	5527.00	\$326.07	0.06	\$227.98	0.70	67677.00	\$2,163.59	0.03	\$1,127.60	0.52
MICHIGAN MILLERS MUTUAL	77904.53	\$3,637.42	0.05	\$2,339.55	0.64	9370.93	\$2,708.50	0.29	\$1,652.16	0.61	10728.07	\$1,385.33	0.13	\$1,148.83	0.83	98003.53	\$7,731.25	0.08	\$5,140.54	0.66
MID-CENTURY INSURANCE COMPANY	121.98	\$5.78	0.05	\$0.00	NA	14.90	\$3.73	0.25	\$0.00	NA	15.90	\$2.15	0.14	\$0.35	0.16	152.78	\$11.66	0.08	\$0.35	0.03
MODERN SERVICE INSURANCE	2636.20	\$368.05	0.14	\$416.14	1.13	67.40	\$74.20	1.10	\$74.64	1.01	71.06	\$33.22	0.47	\$13.11	0.39	2774.66	\$475.47	0.17	\$503.89	1.06
MUTUAL SERVICE CASUALTY	4182.97	\$209.58	0.05	\$34.31	0.16	518.37	\$190.94	0.37	\$138.99	0.73	556.80	\$71.74	0.13	\$36.39	0.51	5258.14	\$472.25	0.09	\$209.68	0.44
NATIONAL BEN-FRANKLIN INSURANCE	3853.50	\$239.19	0.06	\$566.24	2.37	683.43	\$235.35	0.34	\$49.76	0.21	718.49	\$113.45	0.16	\$33.34	0.29	5255.42	\$587.99	0.11	\$649.35	1.10
NATIONAL GENERAL INSURANCE	2139.32	\$222.85	0.10	\$10.81	0.05	438.47	\$111.47	0.25	\$39.01	0.35	483.46	\$48.99	0.10	\$30.85	0.63	3061.25	\$383.30	0.13	\$80.68	0.21
NATIONWIDE INSURANCE COMPANY OF	11494.61	\$650.26	0.06	\$460.56	0.71	2158.80	\$626.31	0.29	\$699.51	1.12	2678.73	\$280.50	0.10	\$402.23	1.43	16332.14	\$1,557.07	0.10	\$1,562.31	1.00
NATIONWIDE MUTUAL FIRE INSURANCE	32690.23	\$2,848.16	0.09	\$5,175.66	1.82	6574.83	\$2,549.40	0.39	\$1,701.30	0.67	7041.02	\$1,130.74	0.16	\$796.40	0.70	46306.08	\$6,528.30	0.14	\$7,673.36	1.18

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NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$1.47	NA	0.00	\$0.00	NA	\$1.60	NA	0.00	\$0.00	NA	\$0.23	NA	0.00	\$0.00	NA	\$3.30	NA
NATIONWIDE PROPERTY AND CASUALTY	51.00	\$12.03	0.24	\$0.00	NA	5.49	\$5.94	1.08	\$0.00	NA	5.49	\$1.76	0.32	\$0.00	NA	61.98	\$19.73	0.32	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	7694.00	\$981.57	0.13	\$658.92	0.67	213.00	\$254.37	1.19	\$135.25	0.53	234.00	\$101.62	0.43	\$53.74	0.53	8141.00	\$1,337.55	0.16	\$847.91	0.63
NORTHERN INSURANCE COMPANY OF	29.25	\$1.68	0.06	\$0.95	0.56	6.43	\$2.60	0.40	\$6.92	2.67	6.15	\$1.05	0.17	\$5.65	5.36	41.83	\$5.33	0.13	\$13.52	2.53
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.96	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.96	NA
PARTNERS MUTUAL INSURANCE	1256.33	\$135.11	0.11	\$595.17	4.41	276.88	\$78.66	0.28	\$98.50	1.25	155.43	\$38.42	0.25	\$32.02	0.83	1688.64	\$252.19	0.15	\$725.70	2.88
PHARMACISTS MUTUAL INSURANCE	110.51	\$7.68	0.07	\$3.96	0.52	25.83	\$6.16	0.24	\$9.72	1.58	12.75	\$2.03	0.16	\$1.33	0.65	149.09	\$15.87	0.11	\$15.01	0.95
PIONEER STATE MUTUAL INSURANCE	70896.60	\$3,191.33	0.05	\$1,145.71	0.36	9853.41	\$2,046.65	0.21	\$1,624.46	0.79	9987.55	\$884.84	0.09	\$870.45	0.98	90737.56	\$6,122.83	0.07	\$3,640.62	0.59
PROGRESSIVE MICHIGAN INSURANCE	110662.00	\$8,973.70	0.08	\$3,326.63	0.37	13949.00	\$7,505.09	0.54	\$3,790.10	0.51	14830.00	\$2,360.33	0.16	\$1,392.72	0.59	139441.00	\$18,839.13	0.14	\$8,509.46	0.45
PRUDENTIAL GENERAL INSURANCE	1269.53	\$130.26	0.10	\$22.02	0.17	147.39	\$90.49	0.61	\$49.24	0.54	149.05	\$44.45	0.30	\$27.48	0.62	1565.97	\$265.19	0.17	\$98.74	0.37
PRUDENTIAL PROPERTY AND CASUALTY	35425.73	\$2,217.58	0.06	\$793.19	0.36	4651.70	\$1,875.57	0.40	\$1,127.96	0.60	4724.40	\$1,014.08	0.21	\$877.38	0.87	44801.83	\$5,107.23	0.11	\$2,798.53	0.55

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QBE INSURANCE CORPORATION	1593.55	\$271.88	0.17	\$132.47	0.49	10.91	\$19.33	1.77	\$2.61	0.14	11.91	\$5.83	0.49	\$2.10	0.36	1616.37	\$297.04	0.18	\$137.18	0.46
ROYAL INSURANCE COMPANY OF	0.00	(\$0.15)	NA	\$0.00	NA	0.00	(\$0.06)	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.00	NA	0.00	(\$0.21)	NA	\$0.00	NA
SAFECO INSURANCE COMPANY OF	1731.36	\$151.46	0.09	\$14.23	0.09	314.22	\$139.91	0.45	\$141.36	1.01	348.94	\$52.35	0.15	\$44.63	0.85	2394.52	\$343.72	0.14	\$200.22	0.58
SAFECO INSURANCE COMPANY OF	8091.83	\$719.24	0.09	\$176.78	0.25	1599.64	\$655.05	0.41	\$272.94	0.42	1723.61	\$245.56	0.14	\$122.29	0.50	11415.08	\$1,619.85	0.14	\$572.01	0.35
SECURA INSURANCE, A MUTUAL	31390.83	\$1,958.21	0.06	\$370.54	0.19	4306.19	\$1,246.66	0.29	\$860.11	0.69	4586.98	\$664.60	0.14	\$477.28	0.72	40284.00	\$3,869.46	0.10	\$1,707.93	0.44
SECURA SUPREME INSURANCE	837.00	\$97.77	0.12	\$0.00	NA	239.57	\$70.60	0.29	\$2.34	0.03	261.41	\$33.81	0.13	\$15.44	0.46	1337.98	\$202.18	0.15	\$17.78	0.09
SOUTHERN MICHIGAN INSURANCE	9910.81	\$751.30	0.08	\$537.02	0.71	496.54	\$377.93	0.76	\$313.16	0.83	500.08	\$160.95	0.32	\$150.68	0.94	10907.43	\$1,290.18	0.12	\$1,000.85	0.78
STATE AUTOMOBILE MUTUAL	1863.84	\$118.49	0.06	\$3.03	0.03	275.89	\$116.41	0.42	\$57.37	0.49	304.43	\$45.67	0.15	\$37.71	0.83	2444.16	\$280.58	0.11	\$98.11	0.35
STATE FARM FIRE AND CASUALTY	1356.23	\$166.45	0.12	\$126.95	0.76	133.70	\$109.56	0.82	\$77.96	0.71	167.06	\$36.72	0.22	\$29.02	0.79	1656.99	\$312.73	0.19	\$233.93	0.75
STATE FARM MUTUAL AUTOMOBILE	670415.21	\$36,653.45	0.05	\$21,683.86	0.59	87891.51	\$31,723.92	0.36	\$22,605.32	0.71	96857.90	\$14,995.07	0.15	\$11,689.06	0.78	855164.62	\$83,372.44	0.10	\$55,978.23	0.67
TEACHERS INSURANCE COMPANY	1361.31	\$69.94	0.05	\$6.08	0.09	210.16	\$61.68	0.29	\$53.88	0.87	217.16	\$27.02	0.12	\$17.18	0.64	1788.63	\$158.65	0.09	\$77.14	0.49

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TITAN INDEMNITY COMPANY	4.14	\$0.52	0.12	\$0.00	NA	0.69	\$0.98	1.42	\$0.00	NA	0.69	\$0.34	0.49	\$0.00	NA	5.52	\$1.83	0.33	\$0.00	NA
TITAN INSURANCE COMPANY	49122.86	\$6,558.82	0.13	\$3,727.91	0.57	1454.74	\$1,719.27	1.18	\$960.71	0.56	1632.21	\$685.53	0.42	\$292.35	0.43	52209.81	\$8,963.61	0.17	\$4,980.96	0.56
TOKIO MARINE AND FIRE INSURANCE	8.00	\$0.94	0.12	\$0.00	NA	2.00	\$0.99	0.49	\$0.00	NA	2.00	\$0.26	0.13	\$0.00	NA	12.00	\$2.19	0.18	\$0.00	NA
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$1.18	NA	0.00	\$0.00	NA	(\$0.25)	NA	0.00	\$0.00	NA	\$0.94	NA
TRUMBULL INSURANCE COMPANY	391.05	\$28.52	0.07	\$2.33	0.08	39.83	\$24.64	0.62	\$27.65	1.12	42.05	\$8.94	0.21	\$2.66	0.30	472.93	\$62.10	0.13	\$32.64	0.53
UNITED SERVICES AUTOMOBILE	22733.10	\$1,422.19	0.06	\$903.94	0.64	4440.95	\$1,704.17	0.38	\$1,040.21	0.61	4793.56	\$491.87	0.10	\$376.85	0.77	31967.61	\$3,618.23	0.11	\$2,321.00	0.64
UNITRIN DIRECT INSURANCE COMPANY	5452.49	\$299.12	0.05	\$37.84	0.13	734.42	\$279.76	0.38	\$82.37	0.29	755.75	\$129.69	0.17	\$68.64	0.53	6942.66	\$708.57	0.10	\$188.85	0.27
UNITRIN DIRECT PROPERTY & CASUALTY	26.00	\$1.99	0.08	\$0.00	NA	2.00	\$1.08	0.54	\$0.00	NA	6.00	\$0.58	0.10	\$0.00	NA	34.00	\$3.65	0.11	\$0.00	NA
USAA CASUALTY INSURANCE	14249.62	\$956.69	0.07	\$546.63	0.57	2614.93	\$1,102.84	0.42	\$782.32	0.71	2760.47	\$324.30	0.12	\$198.48	0.61	19625.02	\$2,383.84	0.12	\$1,527.43	0.64
WARNER INSURANCE COMPANY	26.09	\$0.48	0.02	\$0.00	NA	4.72	\$0.25	0.05	\$0.00	NA	4.20	\$0.08	0.02	\$0.00	NA	35.01	\$0.81	0.02	\$0.00	NA
WEST AMERICAN INSURANCE	2736.51	\$195.95	0.07	\$47.37	0.24	449.52	\$170.24	0.38	\$178.72	1.05	469.84	\$80.85	0.17	\$55.69	0.69	3655.87	\$447.05	0.12	\$281.77	0.63

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WESTFIELD INSURANCE COMPANY	5967.74	\$303.87	0.05	\$52.99	0.17	659.83	\$256.82	0.39	\$133.40	0.52	703.75	\$120.01	0.17	\$78.68	0.66	7331.32	\$680.70	0.09	\$265.07	0.39
WOLVERINE MUTUAL INSURANCE	13351.03	\$642.06	0.05	\$79.27	0.12	1547.79	\$461.95	0.30	\$265.38	0.57	1682.07	\$207.69	0.12	\$196.36	0.95	16580.89	\$1,311.69	0.08	\$541.01	0.41
Mean:	46171.60	\$2,457.17	0.0902	\$1,549.59	3.7169	5625.55	\$2,068.91	0.4746	\$1,339.02	1.195	6242.83	\$908.52	0.1843	\$659.15	1.2726	56641.54	\$5,334.08	0.1355	\$3,482.53	1.3157
StDev:	117988.26	\$5,985.09	0.0961	\$4,100.08	28.050	14334.50	\$5,329.32	0.2836	\$3,499.63	3.2173	15890.28	\$2,371.67	0.1096	\$1,734.74	2.8583	146302.07	\$13,548.46	0.0939	\$9,128.37	4.2799
Min:	0.00	(\$0.19)	0.0177	\$0.00	0.0256	0.00	(\$0.43)	0.053	(\$0.29)	0.0331	0.00	(\$0.15)	0.02	\$0.00	0.0372	0.00	(\$0.77)	0.0231	(\$9.42)	0.0303
Max:	670415.21	\$36,653.45	0.6756	\$22,301.54	263.72	87891.51	\$31,723.92	1.772	\$22,605.32	27.294	96857.90	\$14,995.07	0.6752	\$11,689.06	20.641	855164.62	\$83,372.44	0.7849	\$55,978.23	39.306

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 63 West

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	36338.64	\$1,519.40	0.04	\$10,330.52	6.80	6162.62	\$1,857.75	0.30	\$1,669.94	0.90	6565.08	\$749.22	0.11	\$528.00	0.70	49066.34	\$4,126.36	0.08	\$12,528.47	3.04
ALLIED PROPERTY AND CASUALTY	68382.50	\$4,755.58	0.07	\$2,595.53	0.55	11125.97	\$3,292.57	0.30	\$1,932.31	0.59	12504.06	\$1,582.07	0.13	\$986.25	0.62	92012.53	\$9,630.22	0.10	\$5,514.08	0.57
ALLSTATE INDEMNITY COMPANY	0.00	\$0.01	NA	\$0.00	NA	0.00	(\$0.11)	NA	\$0.00	NA	NA	NA	NA	NA	NA	0.00	(\$0.11)	NA	\$0.00	NA
ALLSTATE INSURANCE COMPANY	454505.54	\$25,579.56	0.06	\$23,564.47	0.92	48979.02	\$21,781.78	0.44	\$11,840.49	0.54	56841.14	\$10,498.68	0.18	\$5,711.70	0.54	560325.70	\$57,860.02	0.10	\$41,116.66	0.71
AMERICAN AND FOREIGN INSURANCE	28.00	\$1.04	0.04	\$0.00	NA	5.00	\$1.79	0.36	\$0.00	NA	5.00	\$0.40	0.08	\$0.00	NA	38.00	\$3.23	0.08	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	2974.15	\$204.28	0.07	\$174.52	0.85	380.36	\$108.11	0.28	\$76.04	0.70	380.36	\$31.90	0.08	\$73.00	2.29	3734.87	\$344.29	0.09	\$323.55	0.94
AMERICAN INSURANCE COMPANY, THE	362.01	\$31.23	0.09	\$3.34	0.11	90.00	\$39.93	0.44	\$1.16	0.03	97.06	\$15.39	0.16	\$2.22	0.14	549.07	\$86.54	0.16	\$6.72	0.08
AMERICAN INTERNATIONAL INSURANCE	32165.36	\$1,490.38	0.05	\$613.51	0.41	5124.74	\$1,544.46	0.30	\$1,207.39	0.78	5487.87	\$686.47	0.13	\$455.88	0.66	42777.97	\$3,721.31	0.09	\$2,276.77	0.61
AMERICAN PROTECTION INSURANCE	148.66	\$7.15	0.05	\$0.00	NA	23.71	\$5.05	0.21	(\$2.43)	NA	24.81	\$2.02	0.08	(\$2.59)	NA	197.18	\$14.21	0.07	(\$5.02)	NA
AMERICAN RELIABLE INSURANCE	8.00	\$0.15	0.02	\$0.00	NA	2.00	\$0.23	0.12	\$0.00	NA	2.00	\$0.32	0.16	\$0.00	NA	12.00	\$0.70	0.06	\$0.00	NA
AMEX ASSURANCE COMPANY	7773.57	\$717.56	0.09	\$176.93	0.25	2191.40	\$612.57	0.28	\$498.56	0.81	2318.63	\$208.90	0.09	\$183.00	0.88	12283.60	\$1,539.02	0.13	\$858.49	0.56

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AMICA MUTUAL INSURANCE COMPANY	6795.80	\$499.73	0.07	\$393.38	0.79	1183.60	\$546.24	0.46	\$280.32	0.51	1256.13	\$148.70	0.12	\$63.88	0.43	9235.53	\$1,194.67	0.13	\$737.58	0.62
ARGONAUT INSURANCE COMPANY	289.35	\$35.34	0.12	\$0.64	0.02	23.91	\$18.06	0.76	\$6.06	0.34	26.82	\$6.29	0.23	\$3.56	0.57	340.08	\$59.69	0.18	\$10.27	0.17
AUTO CLUB GROUP INSURANCE	214513.38	\$15,091.66	0.07	\$6,275.58	0.42	35116.04	\$12,893.92	0.37	\$8,389.35	0.65	37884.31	\$4,782.17	0.13	\$3,107.95	0.65	287513.73	\$32,767.75	0.11	\$17,772.89	0.54
AUTO CLUB INSURANCE ASSOCIATION	179993.62	\$13,810.30	0.08	\$6,083.39	0.44	27300.38	\$10,248.44	0.38	\$6,561.28	0.64	30010.40	\$3,858.15	0.13	\$2,736.70	0.71	237304.40	\$27,916.89	0.12	\$15,381.36	0.55
AUTO-OWNERS INSURANCE COMPANY	868885.80	\$33,518.10	0.04	\$28,439.44	0.85	88983.70	\$30,652.58	0.34	\$20,892.85	0.68	102914.60	\$11,778.70	0.11	\$6,091.45	0.52	1060784.10	\$75,949.37	0.07	\$55,423.74	0.73
BRISTOL WEST INSURANCE COMPANY	123048.36	\$5,607.28	0.05	\$2,601.45	0.46	8713.19	\$4,175.88	0.48	\$2,606.01	0.62	9590.14	\$1,508.65	0.16	\$832.34	0.55	141351.69	\$11,291.81	0.08	\$6,039.81	0.53
CINCINNATI INSURANCE COMPANY, THE	24729.20	\$1,059.27	0.04	\$848.71	0.80	3068.44	\$1,032.54	0.34	\$566.71	0.55	3422.02	\$404.34	0.12	\$210.39	0.52	31219.66	\$2,496.15	0.08	\$1,625.81	0.65
CITIZENS INSURANCE COMPANY OF	877519.85	\$38,941.40	0.04	\$19,223.50	0.49	98804.11	\$31,455.55	0.32	\$21,486.75	0.68	107948.55	\$13,442.25	0.12	\$9,209.23	0.69	1084272.51	\$83,839.20	0.08	\$49,919.48	0.60
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$8.87)	NA	\$21.38	NA	1.84	(\$1.50)	NA	\$159.15	NA	0.42	(\$2.22)	NA	\$39.78	NA	2.26	(\$12.60)	NA	\$220.32	NA
DAIRYLAND INSURANCE COMPANY	6499.55	\$908.84	0.14	\$426.06	0.47	111.30	\$115.20	1.04	\$112.25	0.97	121.80	\$62.33	0.51	\$30.65	0.49	6732.65	\$1,086.38	0.16	\$568.95	0.52
EMCASCO INSURANCE COMPANY	3933.30	\$268.88	0.07	\$106.00	0.39	446.59	\$184.72	0.41	\$127.90	0.69	498.86	\$77.76	0.16	\$56.87	0.73	4878.75	\$531.36	0.11	\$290.76	0.55

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TERRITORY 63 West

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
EMPLOYERS MUTUAL CASUALTY	1079.74	\$73.19	0.07	\$17.81	0.24	107.08	\$47.91	0.45	\$28.18	0.59	115.24	\$19.86	0.17	\$24.73	1.25	1302.06	\$140.96	0.11	\$70.72	0.50
ESURANCE INSURANCE COMPANY	41.98	\$25.06	0.60	\$0.00	NA	12.41	\$15.30	1.23	\$0.00	NA	6.07	\$3.67	0.60	\$4.44	1.21	60.46	\$44.02	0.73	\$4.44	0.10
FARM BUREAU GENERAL INSURANCE	449553.80	\$18,257.50	0.04	\$31,543.12	1.73	41133.10	\$12,864.75	0.31	\$10,095.92	0.78	44664.00	\$5,334.25	0.12	\$4,435.87	0.83	535350.90	\$36,456.50	0.07	\$46,074.91	1.26
FARM BUREAU MUTUAL INSURANCE	275286.00	\$9,366.02	0.03	\$6,693.01	0.71	27967.80	\$6,085.32	0.22	\$4,763.05	0.78	31223.60	\$3,079.30	0.10	\$2,343.37	0.76	334477.40	\$18,530.64	0.06	\$13,799.43	0.74
FARMERS INSURANCE EXCHANGE	204416.19	\$13,028.27	0.06	\$7,588.95	0.58	17275.68	\$8,339.38	0.48	\$6,343.32	0.76	19665.62	\$4,088.91	0.21	\$2,971.45	0.73	241357.49	\$25,456.56	0.11	\$16,903.73	0.66
FEDERAL INSURANCE COMPANY	324.73	\$34.65	0.11	\$4.75	0.14	98.64	\$47.93	0.49	\$41.94	0.87	113.63	\$23.63	0.21	\$6.41	0.27	537.00	\$106.21	0.20	\$53.10	0.50
FIDELITY AND CASUALTY COMPANY OF	0.00	\$0.17	NA	\$0.00	NA	0.08	\$0.16	2.03	\$8.68	53.56	0.00	\$0.07	NA	\$1.49	21.87	0.08	\$0.40	4.94	\$10.16	25.73
FOREMOST PROPERTY AND CASUALTY	116533.04	\$2,285.31	0.02	\$1,802.37	0.79	2313.39	\$291.29	0.13	\$418.46	1.44	15540.14	\$981.35	0.06	\$990.06	1.01	134386.57	\$3,557.95	0.03	\$3,210.89	0.90
FOREMOST SIGNATURE INSURANCE	170.05	\$4.42	0.03	\$145.73	32.95	4.00	\$0.02	0.01	\$6.59	313.57	21.91	\$2.08	0.09	\$12.12	5.84	195.96	\$6.52	0.03	\$164.43	25.22
FOUNDERS INSURANCE COMPANY	173.88	\$21.54	0.12	\$96.04	4.46	3.31	\$2.38	0.72	\$2.92	1.23	3.33	\$1.06	0.32	\$0.00	NA	180.52	\$24.98	0.14	\$98.95	3.96
FOUNDERS INSURANCE COMPANY OF	366.13	\$51.26	0.14	\$0.00	NA	4.98	\$4.18	0.84	\$0.00	NA	4.99	\$1.65	0.33	\$0.00	NA	376.10	\$57.08	0.15	\$0.00	NA

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FRANKENMUTH MUTUAL INSURANCE	105098.00	\$4,378.18	0.04	\$2,285.18	0.52	12680.00	\$3,517.80	0.28	\$2,814.70	0.80	13169.00	\$1,518.22	0.12	\$1,172.81	0.77	130947.00	\$9,414.20	0.07	\$6,272.69	0.67
FREMONT MUTUAL INSURANCE	63101.85	\$1,475.38	0.02	\$281.05	0.19	4281.67	\$1,090.92	0.25	\$808.01	0.74	4883.27	\$485.75	0.10	\$388.12	0.80	72266.79	\$3,052.05	0.04	\$1,477.19	0.48
GE PROPERTY & CASUALTY INSURANCE	615.25	\$51.52	0.08	\$2.61	0.05	112.91	\$35.09	0.31	\$15.58	0.44	104.73	\$11.66	0.11	\$3.66	0.31	832.89	\$98.27	0.12	\$21.85	0.22
GEICO INDEMNITY COMPANY	19227.47	\$1,757.30	0.09	\$518.54	0.30	1551.88	\$857.91	0.55	\$549.35	0.64	1666.52	\$428.43	0.26	\$186.59	0.44	22445.87	\$3,043.64	0.14	\$1,254.48	0.41
GLENS FALLS INSURANCE COMPANY, THE	7782.33	\$524.20	0.07	\$94.64	0.18	1123.75	\$403.26	0.36	\$188.49	0.47	1293.50	\$203.78	0.16	\$69.61	0.34	10199.58	\$1,131.24	0.11	\$352.73	0.31
GLOBE INDEMNITY COMPANY	49.00	\$2.23	0.05	\$0.11	0.05	9.00	\$3.17	0.35	\$0.02	0.01	10.00	\$0.98	0.10	\$0.00	NA	68.00	\$6.38	0.09	\$0.13	0.02
GMAC INSURANCE COMPANY	171.00	\$12.62	0.07	\$0.00	NA	21.00	\$9.49	0.45	\$0.00	NA	21.00	\$3.74	0.18	\$0.00	NA	213.00	\$25.85	0.12	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	0.00	(\$0.05)	NA	\$0.00	NA	0.00	\$0.00	NA	(\$0.95)	NA	0.00	\$0.00	NA	(\$0.32)	NA	0.00	(\$0.05)	NA	(\$1.28)	NA
GRANGE INSURANCE COMPANY OF	4828.97	\$266.94	0.06	\$9.27	0.03	645.54	\$204.32	0.32	\$89.79	0.44	705.41	\$73.13	0.10	\$48.91	0.67	6179.92	\$544.38	0.09	\$147.96	0.27
GREAT AMERICAN INSURANCE	847.86	\$77.68	0.09	\$95.69	1.23	181.63	\$68.16	0.38	\$127.67	1.87	208.29	\$36.12	0.17	\$4.84	0.13	1237.78	\$181.96	0.15	\$228.21	1.25
GREAT LAKES CASUALTY INSURANCE	11294.99	\$745.15	0.07	\$476.66	0.64	1544.96	\$600.15	0.39	\$535.12	0.89	1636.08	\$246.60	0.15	\$178.78	0.72	14476.03	\$1,591.90	0.11	\$1,190.55	0.75

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GREAT NORTHERN INSURANCE	574.85	\$59.67	0.10	\$1.69	0.03	187.04	\$95.59	0.51	\$26.75	0.28	193.45	\$38.17	0.20	\$10.39	0.27	955.34	\$193.43	0.20	\$38.84	0.20
GUARANTY NATIONAL INSURANCE	167.56	\$12.14	0.07	\$1.45	0.12	19.40	\$10.23	0.53	\$34.73	3.40	19.32	\$4.52	0.23	\$0.15	0.03	206.28	\$26.89	0.13	\$36.32	1.35
HARLEYSVILLE LAKE STATES INSURANCE	38698.19	\$2,496.89	0.06	\$2,228.46	0.89	3720.71	\$1,728.21	0.46	\$1,507.55	0.87	4308.11	\$658.47	0.15	\$530.90	0.81	46727.01	\$4,883.57	0.10	\$4,266.91	0.87
HARTFORD ACCIDENT AND INDEMNITY	5331.35	\$282.71	0.05	\$217.77	0.77	889.54	\$294.04	0.33	\$233.21	0.79	952.52	\$106.56	0.11	\$59.11	0.55	7173.41	\$683.31	0.10	\$510.09	0.75
HARTFORD CASUALTY INSURANCE	63.68	\$3.88	0.06	\$0.00	NA	11.16	\$3.81	0.34	\$2.65	0.69	10.38	\$1.33	0.13	\$4.43	3.32	85.22	\$9.02	0.11	\$7.07	0.78
HARTFORD INSURANCE COMPANY OF	43449.10	\$2,180.61	0.05	\$1,281.11	0.59	7164.46	\$1,941.37	0.27	\$1,152.74	0.59	8236.26	\$742.28	0.09	\$459.23	0.62	58849.82	\$4,864.26	0.08	\$2,893.08	0.59
HARTFORD UNDERWRITERS INSURANCE	1946.74	\$119.11	0.06	\$149.46	1.25	299.15	\$84.29	0.28	\$94.50	1.12	338.97	\$34.80	0.10	\$67.16	1.93	2584.86	\$238.19	0.09	\$311.12	1.31
HASTINGS MUTUAL INSURANCE	101263.71	\$5,803.74	0.06	\$3,923.90	0.68	12159.50	\$2,983.13	0.25	\$2,897.15	0.97	13291.50	\$1,460.35	0.11	\$1,470.02	1.01	126714.71	\$10,247.21	0.08	\$8,291.07	0.81
HOME-OWNERS INSURANCE COMPANY	417058.97	\$15,247.20	0.04	\$11,803.78	0.77	42315.50	\$13,869.15	0.33	\$9,728.88	0.70	47280.10	\$4,961.31	0.10	\$2,490.14	0.50	506654.57	\$34,077.67	0.07	\$24,022.79	0.70
HORACE MANN INSURANCE COMPANY	17860.89	\$1,067.44	0.06	\$365.07	0.34	2728.39	\$844.58	0.31	\$636.85	0.75	3114.56	\$446.18	0.14	\$228.17	0.51	23703.84	\$2,358.20	0.10	\$1,230.09	0.52
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.27	NA	0.00	\$0.00	NA	\$0.27	NA

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INTEGON NATIONAL INSURANCE	12892.54	\$1,004.81	0.08	\$890.39	0.89	947.29	\$551.20	0.58	\$344.61	0.63	1047.49	\$210.47	0.20	\$208.07	0.99	14887.32	\$1,766.48	0.12	\$1,443.07	0.82
LIBERTY INSURANCE CORPORATION	4.00	(\$0.59)	NA	\$0.00	NA	0.48	\$0.05	0.10	\$6.40	139.09	0.03	(\$0.05)	NA	(\$8.10)	NA	4.51	(\$0.59)	NA	(\$1.70)	NA
LIBERTY MUTUAL FIRE INSURANCE	112431.62	\$9,297.31	0.08	\$4,857.65	0.52	24822.66	\$9,574.08	0.39	\$6,083.81	0.64	27438.37	\$3,722.13	0.14	\$2,534.74	0.68	164692.65	\$22,593.52	0.14	\$13,476.20	0.60
LUMBERMENS MUTUAL CASUALTY	641.32	\$30.46	0.05	\$85.24	2.80	85.92	\$31.39	0.37	\$85.29	2.72	84.07	\$10.93	0.13	(\$11.87)	NA	811.31	\$72.77	0.09	\$158.66	2.18
MEEMIC INSURANCE COMPANY	196728.21	\$10,911.57	0.06	\$4,095.09	0.38	31074.59	\$9,283.61	0.30	\$6,788.13	0.73	33009.98	\$4,224.15	0.13	\$3,069.50	0.73	260812.78	\$24,419.32	0.09	\$13,952.72	0.57
MEMBERSELECT INSURANCE COMPANY	7072.63	\$985.74	0.14	\$312.94	0.32	634.80	\$474.36	0.75	\$352.94	0.74	680.06	\$244.94	0.36	\$151.26	0.62	8387.49	\$1,705.03	0.20	\$817.15	0.48
MERASTAR INSURANCE COMPANY	91.24	\$9.26	0.10	\$0.00	NA	14.58	\$6.23	0.43	\$0.00	NA	14.64	\$1.87	0.13	\$0.96	0.51	120.46	\$17.36	0.14	\$0.96	0.06
MERCHANTS MUTUAL INSURANCE	376.00	\$19.81	0.05	\$0.00	NA	40.00	\$15.30	0.38	\$28.16	1.84	43.00	\$7.29	0.17	\$0.96	0.13	459.00	\$42.40	0.09	\$29.12	0.69
METROPOLITAN DIRECT PROPERTY AND	5055.49	\$280.02	0.06	\$20.74	0.07	649.20	\$215.87	0.33	\$84.15	0.39	704.23	\$77.75	0.11	\$61.20	0.79	6408.92	\$573.64	0.09	\$166.08	0.29
METROPOLITAN GENERAL INSURANCE	60.86	\$2.56	0.04	\$0.00	NA	6.57	\$2.79	0.42	\$0.00	NA	6.57	\$0.95	0.14	\$0.00	NA	74.00	\$6.30	0.09	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	20383.38	\$1,468.56	0.07	\$911.67	0.62	2656.93	\$1,026.67	0.39	\$643.60	0.63	2886.53	\$420.88	0.15	\$250.54	0.60	25926.84	\$2,916.11	0.11	\$1,805.81	0.62

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 63 West

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN PROPERTY AND CASUALTY	2449.52	\$137.94	0.06	\$26.37	0.19	324.80	\$92.78	0.29	\$44.98	0.48	344.31	\$30.40	0.09	\$18.59	0.61	3118.63	\$261.12	0.08	\$89.94	0.34
MIC GENERAL INSURANCE CORPORATION	16152.61	\$1,052.11	0.07	\$547.67	0.52	2915.52	\$983.32	0.34	\$660.71	0.67	3155.73	\$317.99	0.10	\$248.83	0.78	22223.86	\$2,353.41	0.11	\$1,457.20	0.62
MICHIGAN AUTOMOBILE INSURANCE	7402.71	\$1,110.20	0.15	\$388.74	0.35	278.70	\$238.34	0.86	\$107.29	0.45	307.23	\$84.10	0.27	\$54.93	0.65	7988.64	\$1,432.64	0.18	\$550.95	0.38
MICHIGAN INSURANCE COMPANY	295448.00	\$4,186.36	0.01	\$4,389.13	1.05	29994.00	\$3,537.95	0.12	\$2,349.59	0.66	30376.00	\$1,424.91	0.05	\$1,038.45	0.73	355818.00	\$9,149.22	0.03	\$7,777.16	0.85
MICHIGAN MILLERS MUTUAL	84995.49	\$3,836.84	0.05	\$2,057.45	0.54	9640.01	\$2,624.80	0.27	\$1,892.13	0.72	11089.63	\$1,372.70	0.12	\$924.07	0.67	105725.13	\$7,834.34	0.07	\$4,873.65	0.62
MID-CENTURY INSURANCE COMPANY	2269.06	\$111.44	0.05	\$24.39	0.22	247.40	\$123.11	0.50	\$72.47	0.59	254.13	\$41.00	0.16	\$19.02	0.46	2770.59	\$275.55	0.10	\$115.89	0.42
MODERN SERVICE INSURANCE	12000.47	\$1,618.36	0.13	\$787.45	0.49	230.62	\$226.65	0.98	\$128.36	0.57	243.73	\$108.06	0.44	\$3.70	0.03	12474.82	\$1,953.07	0.16	\$919.51	0.47
MUTUAL SERVICE CASUALTY	9052.92	\$618.39	0.07	\$154.61	0.25	1062.38	\$567.08	0.53	\$454.62	0.80	1133.93	\$237.66	0.21	\$229.51	0.97	11249.23	\$1,423.13	0.13	\$838.74	0.59
NATIONAL BEN- FRANKLIN INSURANCE	1113.50	\$62.39	0.06	\$209.14	3.35	171.34	\$53.25	0.31	\$36.37	0.68	179.83	\$23.60	0.13	\$13.42	0.57	1464.67	\$139.25	0.10	\$258.93	1.86
NATIONAL GENERAL INSURANCE	7238.56	\$646.93	0.09	\$551.11	0.85	1452.77	\$393.07	0.27	\$244.39	0.62	1585.29	\$130.39	0.08	\$108.51	0.83	10276.62	\$1,170.39	0.11	\$904.00	0.77
NATIONWIDE INSURANCE COMPANY OF	16052.01	\$917.57	0.06	\$830.17	0.90	3123.99	\$823.71	0.26	\$1,016.04	1.23	3500.19	\$350.22	0.10	\$476.28	1.36	22676.19	\$2,091.50	0.09	\$2,322.49	1.11

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 63 West

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Loss Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Loss Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Loss Premium Ratio	
NATIONWIDE MUTUAL FIRE INSURANCE	48923.47	\$3,722.44	0.08	\$4,344.85	1.17	9273.65	\$3,203.40	0.35	\$2,341.27	0.73	9957.47	\$1,404.55	0.14	\$877.02	0.62	68154.59	\$8,330.39	0.12	\$7,563.13	0.91
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	(\$0.26)	NA	0.00	\$0.00	NA	\$4.35	NA	0.00	\$0.00	NA	(\$0.09)	NA	0.00	\$0.00	NA	\$4.00	NA
NATIONWIDE PROPERTY AND CASUALTY	148.13	\$31.12	0.21	\$0.00	NA	17.83	\$17.60	0.99	\$0.00	NA	17.83	\$4.48	0.25	\$0.00	NA	183.79	\$53.19	0.29	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	18406.00	\$2,499.90	0.14	\$1,486.64	0.59	302.00	\$340.70	1.13	\$162.03	0.48	337.00	\$133.98	0.40	\$48.49	0.36	19045.00	\$2,974.57	0.16	\$1,697.16	0.57
NORTHERN INSURANCE COMPANY OF	931.50	\$49.07	0.05	\$6.55	0.13	144.57	\$43.48	0.30	\$52.04	1.20	152.07	\$20.82	0.14	\$11.49	0.55	1228.14	\$113.37	0.09	\$70.08	0.62
PACIFIC INDEMNITY COMPANY	10.86	\$0.82	0.08	\$0.00	NA	5.52	\$2.20	0.40	\$1.04	0.47	4.05	\$0.69	0.17	\$2.70	3.94	20.43	\$3.71	0.18	\$3.74	1.01
PARTNERS MUTUAL INSURANCE	5092.70	\$544.18	0.11	\$710.63	1.31	1148.63	\$305.81	0.27	\$241.52	0.79	656.08	\$150.42	0.23	\$105.07	0.70	6897.41	\$1,000.41	0.15	\$1,057.22	1.06
PHARMACISTS MUTUAL INSURANCE	71.84	\$3.31	0.05	\$110.70	33.49	23.17	\$4.35	0.19	\$10.94	2.51	11.42	\$1.73	0.15	\$0.32	0.18	106.43	\$9.38	0.09	\$121.95	13.00
PIONEER STATE MUTUAL INSURANCE	96148.68	\$4,424.92	0.05	\$1,062.57	0.24	13314.99	\$2,703.89	0.20	\$2,213.04	0.82	13569.52	\$1,166.59	0.09	\$1,358.80	1.16	123033.19	\$8,295.40	0.07	\$4,634.41	0.56
PROGRESSIVE MICHIGAN INSURANCE	353463.00	\$26,737.11	0.08	\$12,564.31	0.47	40350.00	\$20,431.82	0.51	\$11,678.44	0.57	43123.00	\$6,397.55	0.15	\$3,687.10	0.58	436936.00	\$53,566.48	0.12	\$27,929.85	0.52
PRUDENTIAL GENERAL INSURANCE	353.27	\$28.76	0.08	\$0.77	0.03	39.31	\$19.32	0.49	\$21.32	1.10	37.73	\$9.39	0.25	\$5.73	0.61	430.31	\$57.47	0.13	\$27.83	0.48

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 63 West

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PRUDENTIAL PROPERTY AND CASUALTY	21580.94	\$1,101.15	0.05	\$525.48	0.48	2703.03	\$839.87	0.31	\$636.59	0.76	2721.80	\$445.92	0.16	\$231.59	0.52	27005.77	\$2,386.95	0.09	\$1,393.66	0.58
QBE INSURANCE CORPORATION	4094.91	\$686.66	0.17	\$62.88	0.09	27.14	\$38.08	1.40	\$5.54	0.15	36.82	\$15.72	0.43	\$6.30	0.40	4158.87	\$740.45	0.18	\$74.72	0.10
RESPONSE WORLDWIDE INSURANCE	1.89	\$0.15	0.08	\$0.18	1.22	0.00	(\$0.67)	NA	\$17.48	NA	0.00	(\$0.35)	NA	\$0.00	NA	1.89	(\$0.87)	NA	\$17.66	NA
ROYAL INSURANCE COMPANY OF	42.40	\$3.51	0.08	\$0.00	NA	9.33	\$5.30	0.57	\$0.00	NA	9.33	\$1.56	0.17	\$0.00	NA	61.06	\$10.36	0.17	\$0.00	NA
SAFECO INSURANCE COMPANY OF	17741.95	\$1,477.92	0.08	\$846.87	0.57	3048.73	\$1,150.09	0.38	\$1,096.36	0.95	3724.62	\$378.74	0.10	\$483.89	1.28	24515.30	\$3,006.75	0.12	\$2,427.12	0.81
SAFECO INSURANCE COMPANY OF	67809.48	\$5,537.09	0.08	\$2,954.43	0.53	12319.10	\$4,011.49	0.33	\$2,416.04	0.60	14670.07	\$1,440.92	0.10	\$1,095.32	0.76	94798.65	\$10,989.51	0.12	\$6,465.80	0.59
SECURA INSURANCE, A MUTUAL	49824.03	\$3,008.58	0.06	\$1,700.74	0.57	7030.70	\$1,907.54	0.27	\$1,784.54	0.94	7442.22	\$1,033.18	0.14	\$748.26	0.72	64296.95	\$5,949.30	0.09	\$4,233.55	0.71
SECURA SUPREME INSURANCE	454.74	\$51.18	0.11	\$0.00	NA	126.65	\$33.94	0.27	\$6.45	0.19	131.00	\$15.14	0.12	\$5.92	0.39	712.39	\$100.26	0.14	\$12.37	0.12
SOUTHERN MICHIGAN INSURANCE	16114.31	\$1,359.94	0.08	\$646.45	0.48	672.15	\$520.77	0.77	\$417.46	0.80	672.80	\$235.48	0.35	\$241.31	1.02	17459.26	\$2,116.19	0.12	\$1,305.21	0.62
STATE AUTOMOBILE MUTUAL	13987.73	\$797.86	0.06	\$707.98	0.89	1952.17	\$726.68	0.37	\$442.93	0.61	2139.58	\$311.54	0.15	\$132.70	0.43	18079.48	\$1,836.07	0.10	\$1,283.61	0.70
STATE FARM FIRE AND CASUALTY	2739.54	\$322.18	0.12	\$96.70	0.30	264.78	\$193.20	0.73	\$115.94	0.60	319.14	\$61.88	0.19	\$44.48	0.72	3323.46	\$577.26	0.17	\$257.12	0.45

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TERRITORY 63 West

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
STATE FARM MUTUAL AUTOMOBILE	1558479.07	\$80,170.76	0.05	\$92,629.75	1.16	201043.69	\$67,709.15	0.34	\$48,568.32	0.72	224956.47	\$28,473.13	0.13	\$22,581.90	0.79	1984479.23	\$176,353.04	0.09	\$163,779.96	0.93
TEACHERS INSURANCE COMPANY	17657.36	\$825.15	0.05	\$274.15	0.33	2802.21	\$789.86	0.28	\$677.49	0.86	2922.14	\$333.93	0.11	\$242.98	0.73	23381.71	\$1,948.94	0.08	\$1,194.62	0.61
TITAN INDEMNITY COMPANY	105.86	\$13.24	0.13	\$0.00	NA	9.52	\$7.74	0.81	\$4.31	0.56	9.52	\$3.18	0.33	\$1.09	0.34	124.90	\$24.16	0.19	\$5.40	0.22
TITAN INSURANCE COMPANY	49358.33	\$7,081.78	0.14	\$3,975.36	0.56	1445.60	\$1,400.80	0.97	\$933.59	0.67	1537.75	\$596.81	0.39	\$247.22	0.41	52341.68	\$9,079.39	0.17	\$5,156.17	0.57
TRANSPORT INSURANCE COMPANY	0.00	\$0.04	NA	\$0.00	NA	0.00	\$0.00	NA	(\$0.06)	NA	NA	NA	NA	NA	NA	0.00	\$0.04	NA	(\$0.06)	NA
TRUMBULL INSURANCE COMPANY	844.96	\$53.36	0.06	\$12.01	0.23	71.72	\$43.60	0.61	\$11.49	0.26	78.31	\$14.68	0.19	\$15.53	1.06	994.99	\$111.64	0.11	\$39.03	0.35
UNITED SERVICES AUTOMOBILE	36924.92	\$2,147.59	0.06	\$776.89	0.36	7164.31	\$2,534.77	0.35	\$1,527.98	0.60	7843.87	\$731.28	0.09	\$491.16	0.67	51933.10	\$5,413.64	0.10	\$2,796.03	0.52
UNITRIN DIRECT INSURANCE COMPANY	11956.58	\$597.72	0.05	\$44.63	0.07	1453.83	\$505.03	0.35	\$327.02	0.65	1510.04	\$245.20	0.16	\$80.49	0.33	14920.45	\$1,347.94	0.09	\$452.14	0.34
UNITRIN DIRECT PROPERTY & CASUALTY	107.85	\$8.10	0.08	\$0.00	NA	18.67	\$8.92	0.48	\$0.00	NA	40.74	\$2.82	0.07	\$0.00	NA	167.26	\$19.84	0.12	\$0.00	NA
USAA CASUALTY INSURANCE	22510.18	\$1,387.53	0.06	\$560.53	0.40	4181.96	\$1,651.96	0.40	\$977.98	0.59	4476.87	\$488.57	0.11	\$348.64	0.71	31169.01	\$3,528.06	0.11	\$1,887.14	0.53
VIGILANT INSURANCE COMPANY	12.39	\$1.06	0.09	\$0.00	NA	2.13	\$1.35	0.63	\$0.00	NA	4.13	\$1.15	0.28	\$0.00	NA	18.65	\$3.56	0.19	\$0.00	NA

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TERRITORY 63 West

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WARNER INSURANCE COMPANY	85.02	\$0.95	0.01	\$0.00	NA	17.46	\$0.63	0.04	\$0.00	NA	17.31	\$0.28	0.02	\$0.00	NA	119.79	\$1.86	0.02	\$0.00	NA
WEST AMERICAN INSURANCE	25885.51	\$1,730.13	0.07	\$1,214.93	0.70	3781.78	\$1,213.45	0.32	\$1,070.28	0.88	4147.56	\$625.06	0.15	\$526.66	0.84	33814.85	\$3,568.65	0.11	\$2,811.87	0.79
WESTFIELD INSURANCE COMPANY	11450.66	\$583.43	0.05	\$284.81	0.49	975.43	\$328.38	0.34	\$175.03	0.53	1090.08	\$167.55	0.15	\$43.91	0.26	13516.17	\$1,079.36	0.08	\$503.75	0.47
WOLVERINE MUTUAL INSURANCE	85891.46	\$4,163.73	0.05	\$2,037.13	0.49	9758.04	\$3,000.33	0.31	\$2,228.13	0.74	10521.13	\$1,360.45	0.13	\$880.10	0.65	106170.63	\$8,524.52	0.08	\$5,145.36	0.60
Mean:	72083.15	\$3,656.73	0.0764	\$2,869.78	1.4422	8444.96	\$2,862.38	0.4454	\$1,974.82	6.1381	9532.82	\$1,197.83	0.1678	\$825.19	1.0182	89187.29	\$7,638.75	0.1633	\$5,612.82	1.3422
StDev:	200825.27	\$9,782.57	0.0613	\$9,970.38	4.9622	24013.44	\$8,208.66	0.287	\$5,693.22	35.481	26926.77	\$3,419.10	0.0981	\$2,495.52	2.3279	250267.90	\$21,280.55	0.4738	\$17,870.24	3.8134
Min:	0.00	(\$8.87)	0.0112	(\$0.26)	0.0182	0.00	(\$1.50)	0.0053	(\$2.43)	0.006	0.00	(\$2.22)	0.0162	(\$0.26)	0.033	0.00	(\$12.60)	0.0155	(\$5.02)	0.0199
Max:	1558479.07	\$80,170.76	0.5969	\$92,629.75	33.493	201043.69	\$67,709.15	2.025	\$48,568.32	313.57	224956.47	\$28,473.13	0.6038	\$22,581.90	21.868	1984479.23	\$176,353.04	4.9375	\$163,779.96	25.729

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	4153.32	\$210.56	0.05	\$61.53	0.29	731.91	\$323.54	0.44	\$234.65	0.73	754.09	\$115.40	0.15	\$76.31	0.66	5639.32	\$649.49	0.12	\$372.49	0.57
ALLIED PROPERTY AND CASUALTY	8568.10	\$632.97	0.07	\$167.12	0.26	1492.93	\$646.98	0.43	\$301.60	0.47	1574.61	\$261.18	0.17	\$102.58	0.39	11635.64	\$1,541.12	0.13	\$571.30	0.37
ALLSTATE INSURANCE COMPANY	114876.81	\$6,391.60	0.06	\$3,605.85	0.56	14658.76	\$7,776.88	0.53	\$5,007.98	0.64	15480.56	\$3,226.29	0.21	\$1,546.27	0.48	145016.13	\$17,394.77	0.12	\$10,160.09	0.58
AMERICAN AND FOREIGN INSURANCE	28.75	\$0.94	0.03	\$0.00	NA	5.75	\$1.90	0.33	\$0.00	NA	5.75	\$0.54	0.09	\$0.00	NA	40.25	\$3.37	0.08	\$0.00	NA
AMERICAN FELLOWSHIP MUTUAL	999.95	\$80.61	0.08	\$3.69	0.05	160.24	\$60.86	0.38	\$79.13	1.30	160.24	\$19.69	0.12	\$33.12	1.68	1320.43	\$161.16	0.12	\$115.93	0.72
AMERICAN INSURANCE COMPANY, THE	110.48	\$12.05	0.11	\$2.04	0.17	28.98	\$20.29	0.70	\$0.00	NA	31.13	\$5.55	0.18	\$0.00	NA	170.59	\$37.89	0.22	\$2.04	0.05
AMERICAN INTERNATIONAL INSURANCE	2130.66	\$118.63	0.06	\$40.43	0.34	361.11	\$158.58	0.44	\$172.81	1.09	376.84	\$68.81	0.18	\$20.22	0.29	2868.61	\$346.02	0.12	\$233.46	0.67
AMERICAN PROTECTION INSURANCE	0.00	(\$0.26)	NA	\$0.00	NA	0.00	(\$0.37)	NA	\$0.00	NA	0.00	(\$0.12)	NA	\$0.00	NA	0.00	(\$0.74)	NA	\$0.00	NA
AMEX ASSURANCE COMPANY	1895.05	\$191.32	0.10	\$19.25	0.10	571.48	\$192.99	0.34	\$147.82	0.77	580.63	\$58.42	0.10	\$22.77	0.39	3047.16	\$442.73	0.15	\$189.84	0.43
AMICA MUTUAL INSURANCE COMPANY	7126.00	\$526.84	0.07	\$315.48	0.60	1268.76	\$604.91	0.48	\$274.65	0.45	1315.80	\$134.18	0.10	\$50.05	0.37	9710.56	\$1,265.93	0.13	\$640.17	0.51
ARGONAUT INSURANCE COMPANY	77.47	\$8.57	0.11	\$3.55	0.41	4.16	\$4.81	1.16	\$4.51	0.94	4.66	\$1.74	0.37	\$0.00	NA	86.29	\$15.12	0.18	\$8.06	0.53

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TERRITORY 64 Ann Arbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AUTO CLUB GROUP INSURANCE	194211.47	\$13,330.27	0.07	\$5,817.60	0.44	33759.02	\$14,325.60	0.42	\$9,903.94	0.69	34807.31	\$4,429.64	0.13	\$2,848.46	0.64	262777.80	\$32,085.50	0.12	\$18,570.00	0.58
AUTO CLUB INSURANCE ASSOCIATION	95603.45	\$7,095.54	0.07	\$4,443.03	0.63	15960.87	\$6,911.89	0.43	\$4,296.14	0.62	16648.96	\$2,118.14	0.13	\$1,375.85	0.65	128213.28	\$16,125.57	0.13	\$10,115.03	0.63
AUTO-OWNERS INSURANCE COMPANY	33034.15	\$1,313.78	0.04	\$385.34	0.29	3744.65	\$1,566.74	0.42	\$1,100.05	0.70	4050.50	\$534.22	0.13	\$263.07	0.49	40829.30	\$3,414.74	0.08	\$1,748.46	0.51
BRISTOL WEST INSURANCE COMPANY	546.94	\$36.75	0.07	\$5.79	0.16	55.98	\$47.23	0.84	\$38.11	0.81	56.39	\$11.83	0.21	\$5.18	0.44	659.31	\$95.81	0.15	\$49.09	0.51
CINCINNATI INSURANCE COMPANY, THE	6725.06	\$365.44	0.05	\$66.64	0.18	997.25	\$369.59	0.37	\$288.72	0.78	1048.39	\$148.96	0.14	\$51.90	0.35	8770.70	\$883.99	0.10	\$407.26	0.46
CITIZENS INSURANCE COMPANY OF	159847.03	\$7,050.43	0.04	\$3,528.23	0.50	19024.19	\$7,103.77	0.37	\$4,959.50	0.70	19879.90	\$2,649.48	0.13	\$1,116.96	0.42	198751.12	\$16,803.68	0.08	\$9,604.69	0.57
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$4.04)	NA	\$1,025.95	NA	0.00	\$3.12	NA	\$254.77	81.79	0.08	\$0.22	2.71	\$41.33	190.44	0.08	(\$0.71)	NA	\$1,322.04	NA
DAIRYLAND INSURANCE COMPANY	835.56	\$120.99	0.14	\$2.00	0.02	46.55	\$52.08	1.12	\$21.43	0.41	46.56	\$21.79	0.47	\$50.69	2.33	928.67	\$194.87	0.21	\$74.12	0.38
EMCASCO INSURANCE COMPANY	722.25	\$57.04	0.08	\$5.05	0.09	84.01	\$49.06	0.58	\$13.07	0.27	87.01	\$18.26	0.21	\$18.99	1.04	893.27	\$124.36	0.14	\$37.11	0.30
EMPLOYERS MUTUAL CASUALTY	290.34	\$21.38	0.07	\$0.00	NA	31.99	\$19.99	0.62	\$6.06	0.30	38.91	\$8.04	0.21	\$7.65	0.95	361.24	\$49.41	0.14	\$13.71	0.28
ESURANCE INSURANCE COMPANY	19.50	\$10.35	0.53	\$0.00	NA	7.33	\$7.33	1.00	\$0.00	NA	3.66	\$2.19	0.60	\$0.00	NA	30.49	\$19.86	0.65	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 64 Ann Arbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FARM BUREAU GENERAL INSURANCE	8533.30	\$299.65	0.04	\$80.25	0.27	873.50	\$363.13	0.42	\$244.91	0.67	905.00	\$142.29	0.16	\$116.78	0.82	10311.80	\$805.07	0.08	\$441.94	0.55
FARM BUREAU MUTUAL INSURANCE	1348.00	\$46.27	0.03	\$2.93	0.06	144.30	\$45.37	0.31	\$18.05	0.40	147.90	\$19.42	0.13	\$5.19	0.27	1640.20	\$111.06	0.07	\$26.17	0.24
FARMERS INSURANCE EXCHANGE	25207.04	\$1,634.04	0.06	\$477.65	0.29	2788.96	\$1,569.92	0.56	\$1,045.26	0.67	2865.63	\$625.83	0.22	\$437.93	0.70	30861.63	\$3,829.79	0.12	\$1,960.84	0.51
FEDERAL INSURANCE COMPANY	202.14	\$26.74	0.13	\$1.38	0.05	61.62	\$47.04	0.76	\$6.89	0.15	62.24	\$11.35	0.18	\$5.34	0.47	326.00	\$85.13	0.26	\$13.60	0.16
FIDELITY AND CASUALTY COMPANY OF	1.17	\$0.29	0.24	\$23.25	81.56	1.50	\$2.34	1.56	\$24.88	10.66	0.50	\$0.67	1.35	\$0.65	0.96	3.17	\$3.29	1.04	\$48.78	14.81
FOUNDERS INSURANCE COMPANY	567.98	\$73.67	0.13	\$11.26	0.15	4.15	\$3.19	0.77	\$14.17	4.45	3.75	\$1.03	0.27	\$1.00	0.97	575.88	\$77.88	0.14	\$26.43	0.34
FOUNDERS INSURANCE COMPANY OF	61.56	\$9.20	0.15	\$1.74	0.19	1.07	\$1.93	1.81	\$0.00	NA	0.41	\$0.74	1.80	\$0.00	NA	63.04	\$11.87	0.19	\$1.74	0.15
FRANKENMUTH MUTUAL INSURANCE	7340.00	\$383.51	0.05	\$114.05	0.30	978.00	\$364.91	0.37	\$254.22	0.70	911.00	\$137.27	0.15	\$108.93	0.79	9229.00	\$885.69	0.10	\$477.20	0.54
FREMONT MUTUAL INSURANCE	151.93	\$4.27	0.03	\$0.00	NA	10.64	\$3.83	0.36	\$1.76	0.46	13.64	\$1.78	0.13	\$0.88	0.49	176.21	\$9.88	0.06	\$2.64	0.27
GE PROPERTY & CASUALTY INSURANCE	233.56	\$24.59	0.11	\$4.77	0.19	45.22	\$20.82	0.46	\$4.53	0.22	46.82	\$5.95	0.13	\$6.91	1.16	325.60	\$51.35	0.16	\$16.21	0.32
GEICO INDEMNITY COMPANY	13329.90	\$1,293.71	0.10	\$1,042.36	0.81	1603.21	\$983.41	0.61	\$559.28	0.57	1676.24	\$484.11	0.29	\$167.90	0.35	16609.35	\$2,761.23	0.17	\$1,769.55	0.64

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GLENS FALLS INSURANCE COMPANY, THE	11023.16	\$818.44	0.07	\$330.50	0.40	2339.91	\$959.13	0.41	\$466.15	0.49	2502.51	\$402.22	0.16	\$132.66	0.33	15865.58	\$2,179.79	0.14	\$929.30	0.43
GMAC INSURANCE COMPANY	70.50	\$5.80	0.08	\$0.00	NA	9.00	\$4.61	0.51	\$0.00	NA	9.00	\$1.58	0.18	\$0.00	NA	88.50	\$11.99	0.14	\$0.00	NA
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.74	NA	0.00	\$0.00	NA	(\$9.97)	NA	0.00	\$0.00	NA	(\$9.23)	NA
GRANGE INSURANCE COMPANY OF	87.00	\$5.58	0.06	\$0.00	NA	10.16	\$3.74	0.37	\$0.00	NA	12.16	\$1.27	0.10	\$0.08	0.06	109.32	\$10.59	0.10	\$0.08	0.01
GREAT AMERICAN INSURANCE	669.40	\$57.35	0.09	\$9.54	0.17	146.75	\$52.44	0.36	\$26.82	0.51	161.41	\$23.77	0.15	\$28.33	1.19	977.56	\$133.55	0.14	\$64.69	0.48
GREAT LAKES CASUALTY INSURANCE	524.90	\$39.40	0.08	\$4.33	0.11	81.31	\$41.59	0.51	\$40.75	0.98	83.63	\$15.29	0.18	\$15.83	1.04	689.84	\$96.28	0.14	\$60.90	0.63
GREAT NORTHERN INSURANCE	299.96	\$37.30	0.12	\$0.00	NA	95.86	\$68.23	0.71	\$24.62	0.36	92.46	\$21.26	0.23	\$3.37	0.16	488.28	\$126.79	0.26	\$27.99	0.22
GUARANTY NATIONAL INSURANCE	147.96	\$9.05	0.06	\$0.50	0.06	19.31	\$13.63	0.71	\$19.69	1.44	19.23	\$5.76	0.30	(\$0.69)	NA	186.50	\$28.44	0.15	\$19.50	0.69
HARTFORD ACCIDENT AND INDEMNITY	3477.85	\$187.06	0.05	\$71.57	0.38	673.51	\$297.74	0.44	\$120.39	0.40	700.10	\$92.14	0.13	\$73.04	0.79	4851.46	\$576.94	0.12	\$265.00	0.46
HARTFORD CASUALTY INSURANCE	39.54	\$2.75	0.07	\$0.00	NA	6.71	\$3.02	0.45	\$0.00	NA	8.71	\$0.61	0.07	\$0.00	NA	54.96	\$6.38	0.12	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	5104.32	\$302.44	0.06	\$126.48	0.42	861.68	\$289.90	0.34	\$179.52	0.62	959.39	\$92.25	0.10	\$56.03	0.61	6925.39	\$684.59	0.10	\$362.02	0.53

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TERRITORY 64 Ann Arbor Inner

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
HARTFORD UNDERWRITERS INSURANCE	94.15	\$7.70	0.08	\$0.00	NA	17.67	\$8.90	0.50	\$2.22	0.25	19.33	\$2.78	0.14	\$0.13	0.05	131.15	\$19.39	0.15	\$2.35	0.12
HASTINGS MUTUAL INSURANCE	667.58	\$56.51	0.08	\$510.69	9.04	96.00	\$29.51	0.31	\$45.49	1.54	100.00	\$14.16	0.14	\$10.23	0.72	863.58	\$100.18	0.12	\$566.41	5.65
HOME-OWNERS INSURANCE COMPANY	19213.05	\$712.65	0.04	\$75.02	0.11	2145.75	\$824.95	0.38	\$470.39	0.57	2259.15	\$265.19	0.12	\$105.77	0.40	23617.95	\$1,802.79	0.08	\$651.18	0.36
HORACE MANN INSURANCE COMPANY	1599.37	\$94.55	0.06	\$9.01	0.10	223.99	\$82.10	0.37	\$56.95	0.69	233.22	\$44.52	0.19	\$18.83	0.42	2056.58	\$221.16	0.11	\$84.79	0.38
INTEGON NATIONAL INSURANCE	491.71	\$46.43	0.09	\$1.00	0.02	56.54	\$37.41	0.66	\$24.52	0.66	55.40	\$10.62	0.19	\$5.07	0.48	603.65	\$94.46	0.16	\$30.58	0.32
LIBERTY INSURANCE CORPORATION	0.00	(\$0.01)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.01)	NA	\$0.00	NA
LIBERTY MUTUAL FIRE INSURANCE	5068.24	\$358.67	0.07	\$110.65	0.31	1177.40	\$537.62	0.46	\$338.93	0.63	1234.96	\$154.65	0.13	\$50.56	0.33	7480.60	\$1,050.94	0.14	\$500.14	0.48
LUMBERMENS MUTUAL CASUALTY	247.40	\$16.94	0.07	\$1.69	0.10	42.16	\$17.88	0.42	\$18.96	1.06	41.32	\$6.35	0.15	\$15.24	2.40	330.88	\$41.16	0.12	\$35.89	0.87
MEEMIC INSURANCE COMPANY	7051.98	\$415.52	0.06	\$81.30	0.20	1195.80	\$424.39	0.35	\$248.01	0.58	1235.48	\$171.58	0.14	\$91.48	0.53	9483.26	\$1,011.49	0.11	\$420.79	0.42
MEMBERSELECT INSURANCE COMPANY	4556.02	\$611.57	0.13	\$311.86	0.51	528.98	\$468.27	0.89	\$377.35	0.81	551.47	\$200.94	0.36	\$101.80	0.51	5636.47	\$1,280.77	0.23	\$791.01	0.62
MERASTAR INSURANCE COMPANY	38.32	\$4.26	0.11	\$0.37	0.09	8.14	\$4.71	0.58	(\$5.17)	NA	8.15	\$1.10	0.13	\$0.32	0.29	54.61	\$10.07	0.18	(\$4.48)	NA

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TERRITORY 64 Ann Arbor Inner

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	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
MERCHANTS MUTUAL INSURANCE	12.00	\$0.73	0.06	\$0.00	NA	4.00	\$1.42	0.36	\$2.62	1.84	4.00	\$0.66	0.17	\$0.00	NA	20.00	\$2.81	0.14	\$2.62	0.93
METROPOLITAN DIRECT PROPERTY AND	781.53	\$44.99	0.06	\$2.40	0.05	121.23	\$52.07	0.43	\$31.19	0.60	132.38	\$15.49	0.12	\$3.47	0.22	1035.14	\$112.55	0.11	\$37.05	0.33
METROPOLITAN GENERAL INSURANCE	18.65	\$1.28	0.07	\$0.00	NA	3.33	\$2.04	0.61	\$0.00	NA	3.33	\$0.73	0.22	\$0.00	NA	25.31	\$4.06	0.16	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	11139.89	\$517.78	0.05	\$219.91	0.42	1730.87	\$560.97	0.32	\$449.69	0.80	1777.55	\$216.43	0.12	\$102.67	0.47	14648.31	\$1,295.17	0.09	\$772.26	0.60
METROPOLITAN PROPERTY AND CASUALTY	156.57	\$8.27	0.05	\$0.00	NA	26.74	\$9.28	0.35	\$8.63	0.93	26.74	\$2.83	0.11	\$0.57	0.20	210.05	\$20.39	0.10	\$9.20	0.45
MIC GENERAL INSURANCE CORPORATION	10679.28	\$856.81	0.08	\$550.54	0.64	2001.33	\$834.47	0.42	\$700.87	0.84	2061.74	\$284.97	0.14	\$236.75	0.83	14742.35	\$1,976.25	0.13	\$1,488.16	0.75
MICHIGAN AUTOMOBILE INSURANCE	825.60	\$133.85	0.16	\$13.34	0.10	70.48	\$75.88	1.08	\$33.41	0.44	72.55	\$21.14	0.29	\$10.06	0.48	968.63	\$230.86	0.24	\$56.81	0.25
MICHIGAN INSURANCE COMPANY	37698.00	\$582.59	0.02	\$103.22	0.18	4731.00	\$651.35	0.14	\$450.68	0.69	4344.00	\$221.71	0.05	\$120.57	0.54	46773.00	\$1,455.64	0.03	\$674.47	0.46
MICHIGAN MILLERS MUTUAL	413.83	\$22.75	0.05	\$0.92	0.04	57.33	\$21.63	0.38	\$3.30	0.15	62.99	\$9.68	0.15	\$2.21	0.23	534.15	\$54.06	0.10	\$6.43	0.12
MID-CENTURY INSURANCE COMPANY	29.46	\$2.19	0.07	\$0.00	NA	3.40	\$2.49	0.73	\$0.00	NA	3.99	\$0.82	0.20	\$0.00	NA	36.85	\$5.50	0.15	\$0.00	NA
MODERN SERVICE INSURANCE	1638.74	\$213.72	0.13	\$37.82	0.18	52.72	\$53.02	1.01	\$50.54	0.95	54.74	\$26.91	0.49	\$3.99	0.15	1746.20	\$293.65	0.17	\$92.35	0.31

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MUTUAL SERVICE CASUALTY	667.96	\$43.15	0.06	\$2.42	0.06	94.12	\$44.56	0.47	\$19.47	0.44	97.72	\$14.40	0.15	\$8.50	0.59	859.80	\$102.12	0.12	\$30.40	0.30
NATIONAL BEN-FRANKLIN INSURANCE	2728.82	\$193.02	0.07	\$13.06	0.07	573.07	\$218.25	0.38	\$76.65	0.35	580.09	\$84.10	0.14	\$20.03	0.24	3881.98	\$495.38	0.13	\$109.75	0.22
NATIONAL GENERAL INSURANCE	292.04	\$38.97	0.13	\$0.34	0.01	66.52	\$25.97	0.39	\$29.08	1.12	69.43	\$8.59	0.12	\$0.79	0.09	427.99	\$73.53	0.17	\$30.21	0.41
NATIONWIDE INSURANCE COMPANY OF	2189.97	\$141.78	0.06	\$107.99	0.76	405.11	\$154.65	0.38	\$243.93	1.58	427.64	\$50.62	0.12	\$52.28	1.03	3022.72	\$347.06	0.11	\$404.20	1.16
NATIONWIDE MUTUAL FIRE INSURANCE	21206.35	\$1,973.02	0.09	\$1,332.74	0.68	4627.21	\$2,192.19	0.47	\$1,390.71	0.63	4790.72	\$719.52	0.15	\$389.93	0.54	30624.28	\$4,884.72	0.16	\$3,113.38	0.64
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$7.59	NA	0.00	\$0.00	NA	\$7.59	NA
NATIONWIDE PROPERTY AND CASUALTY	27.00	\$6.09	0.23	\$0.00	NA	1.50	\$1.42	0.95	\$0.00	NA	1.50	\$0.40	0.26	\$0.00	NA	30.00	\$7.91	0.26	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	1507.00	\$194.51	0.13	\$5.18	0.03	69.00	\$78.70	1.14	\$50.08	0.64	74.00	\$33.98	0.46	\$15.38	0.45	1650.00	\$307.19	0.19	\$70.64	0.23
NORTHERN INSURANCE COMPANY OF	15.60	\$1.04	0.07	\$0.00	NA	2.31	\$1.17	0.50	(\$2.60)	NA	2.31	\$0.29	0.12	\$0.00	NA	20.22	\$2.50	0.12	(\$2.60)	NA
PACIFIC INDEMNITY COMPANY	3.00	\$0.56	0.19	\$0.00	NA	1.00	\$0.77	0.77	\$0.00	NA	1.00	\$0.18	0.18	\$0.00	NA	5.00	\$1.52	0.30	\$0.00	NA
PARTNERS MUTUAL INSURANCE	0.00	\$0.64	NA	\$0.00	NA	0.00	\$0.46	NA	\$4.30	9.46	0.00	\$0.31	NA	\$0.00	NA	0.00	\$1.40	NA	\$4.30	3.07

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PHARMACISTS MUTUAL INSURANCE	44.00	\$2.62	0.06	\$0.00	NA	14.00	\$2.68	0.19	\$0.00	NA	7.00	\$0.51	0.07	\$0.06	0.12	65.00	\$5.81	0.09	\$0.06	0.01
PIONEER STATE MUTUAL INSURANCE	2305.69	\$131.62	0.06	\$5.58	0.04	335.59	\$92.68	0.28	\$73.55	0.79	338.73	\$32.68	0.10	\$12.65	0.39	2980.01	\$256.98	0.09	\$91.77	0.36
PROGRESSIVE MICHIGAN INSURANCE	47165.00	\$3,913.37	0.08	\$1,280.57	0.33	6027.00	\$3,872.39	0.64	\$1,895.96	0.49	6210.00	\$1,021.18	0.16	\$478.09	0.47	59402.00	\$8,806.94	0.15	\$3,654.63	0.41
PRUDENTIAL GENERAL INSURANCE	535.73	\$51.26	0.10	\$6.72	0.13	72.74	\$51.13	0.70	\$40.68	0.80	74.39	\$35.10	0.47	\$49.00	1.40	682.86	\$137.49	0.20	\$96.40	0.70
PRUDENTIAL PROPERTY AND CASUALTY	12588.62	\$707.42	0.06	\$719.98	1.02	1709.22	\$758.41	0.44	\$627.61	0.83	1748.04	\$447.83	0.26	\$292.75	0.65	16045.88	\$1,913.67	0.12	\$1,640.35	0.86
QBE INSURANCE CORPORATION	806.65	\$106.85	0.13	\$34.00	0.32	5.24	\$8.28	1.58	\$0.00	NA	6.32	\$3.67	0.58	\$0.00	NA	818.21	\$118.79	0.15	\$34.00	0.29
RESPONSE WORLDWIDE INSURANCE	2.79	\$0.25	0.09	\$0.00	NA	0.51	\$0.60	1.18	\$0.00	NA	0.51	\$0.39	0.77	\$0.00	NA	3.81	\$1.24	0.33	\$0.00	NA
ROYAL INSURANCE COMPANY OF	4.00	\$0.52	0.13	\$0.00	NA	1.00	\$1.16	1.16	\$0.00	NA	1.00	\$0.58	0.58	\$0.00	NA	6.00	\$2.26	0.38	\$0.00	NA
SAFECO INSURANCE COMPANY OF	190.97	\$15.30	0.08	\$0.84	0.06	40.93	\$18.02	0.44	\$21.90	1.22	45.57	\$9.51	0.21	\$1.09	0.11	277.47	\$42.83	0.15	\$23.83	0.56
SAFECO INSURANCE COMPANY OF	528.10	\$46.37	0.09	\$57.67	1.24	104.35	\$47.42	0.45	\$32.82	0.69	113.57	\$22.42	0.20	\$2.38	0.11	746.02	\$116.21	0.16	\$92.87	0.80
SECURA INSURANCE, A MUTUAL	666.19	\$41.35	0.06	\$270.47	6.54	91.24	\$26.09	0.29	\$32.84	1.26	100.55	\$13.95	0.14	\$13.08	0.94	857.98	\$81.39	0.09	\$316.39	3.89

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA SUPREME INSURANCE	32.49	\$3.56	0.11	\$0.00	NA	8.83	\$3.12	0.35	\$0.00	NA	8.83	\$1.43	0.16	\$0.08	0.06	50.15	\$8.10	0.16	\$0.08	0.01
SOMPO JAPAN INSURANCE COMPANY OF	4.00	\$0.34	0.08	\$0.00	NA	1.00	\$1.01	1.01	\$1.29	1.28	1.00	\$0.26	0.26	\$0.00	NA	6.00	\$1.61	0.27	\$1.29	0.80
SOUTHERN MICHIGAN INSURANCE	2091.35	\$64.72	0.03	\$1.48	0.02	42.23	\$40.74	0.96	\$32.38	0.79	41.58	\$16.22	0.39	\$15.08	0.93	2175.16	\$121.68	0.06	\$48.94	0.40
STATE AUTOMOBILE MUTUAL	981.89	\$66.25	0.07	\$2.89	0.04	175.17	\$79.79	0.46	\$28.61	0.36	186.34	\$28.49	0.15	\$32.16	1.13	1343.40	\$174.53	0.13	\$63.66	0.36
STATE FARM FIRE AND CASUALTY	473.04	\$52.98	0.11	\$0.00	NA	62.38	\$53.51	0.86	\$7.89	0.15	66.90	\$9.99	0.15	\$1.25	0.13	602.32	\$116.48	0.19	\$9.14	0.08
STATE FARM MUTUAL AUTOMOBILE	257575.78	\$13,572.39	0.05	\$4,616.11	0.34	36575.01	\$15,039.46	0.41	\$10,761.63	0.72	38183.14	\$4,416.88	0.12	\$3,013.15	0.68	332333.93	\$33,028.73	0.10	\$18,390.89	0.56
TEACHERS INSURANCE COMPANY	284.06	\$15.28	0.05	\$1.00	0.07	37.58	\$11.16	0.30	\$5.07	0.45	42.16	\$5.23	0.12	\$3.74	0.72	363.80	\$31.67	0.09	\$9.82	0.31
TITAN INSURANCE COMPANY	14196.16	\$1,827.45	0.13	\$796.50	0.44	561.38	\$622.08	1.11	\$400.34	0.64	575.84	\$266.93	0.46	\$100.98	0.38	15333.38	\$2,716.46	0.18	\$1,297.82	0.48
TOKIO MARINE AND FIRE INSURANCE	85.00	\$11.43	0.13	\$0.00	NA	21.00	\$13.30	0.63	\$2.57	0.19	22.00	\$3.43	0.16	\$1.87	0.55	128.00	\$28.16	0.22	\$4.45	0.16
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.80	NA	0.00	\$0.00	NA	(\$0.87)	NA	0.00	\$0.00	NA	(\$0.07)	NA
UNITED SERVICES AUTOMOBILE	22538.61	\$1,390.75	0.06	\$850.33	0.61	4634.16	\$1,864.35	0.40	\$1,010.79	0.54	4831.25	\$476.23	0.10	\$233.61	0.49	32004.02	\$3,731.34	0.12	\$2,094.73	0.56

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TERRITORY 64 Ann Arbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
UNITRIN DIRECT INSURANCE COMPANY	669.26	\$44.35	0.07	\$0.61	0.01	94.84	\$43.21	0.46	\$14.78	0.34	95.57	\$15.41	0.16	\$4.81	0.31	859.67	\$102.97	0.12	\$20.20	0.20
UNITRIN DIRECT PROPERTY & CASUALTY	23.40	\$1.98	0.08	\$0.00	NA	2.70	\$2.29	0.85	\$0.00	NA	4.90	\$0.45	0.09	\$0.00	NA	31.00	\$4.71	0.15	\$0.00	NA
USAA CASUALTY INSURANCE	24509.59	\$1,543.73	0.06	\$6,546.00	4.24	4739.21	\$1,964.08	0.41	\$1,135.37	0.58	4896.47	\$515.25	0.11	\$209.17	0.41	34145.27	\$4,023.06	0.12	\$7,890.54	1.96
WARNER INSURANCE COMPANY	57.24	\$0.63	0.01	\$0.00	NA	13.93	\$0.83	0.06	\$0.00	NA	13.75	\$0.26	0.02	\$8.40	32.95	84.92	\$1.71	0.02	\$8.40	4.91
WEST AMERICAN INSURANCE	292.33	\$22.61	0.08	\$9.14	0.40	55.83	\$26.00	0.47	\$20.38	0.78	57.68	\$11.61	0.20	\$8.36	0.72	405.84	\$60.21	0.15	\$37.88	0.63
WESTFIELD INSURANCE COMPANY	19068.59	\$866.93	0.05	\$472.96	0.55	2460.08	\$964.77	0.39	\$625.09	0.65	2542.09	\$354.92	0.14	\$161.68	0.46	24070.76	\$2,186.62	0.09	\$1,259.73	0.58
WOLVERINE MUTUAL INSURANCE	1382.28	\$74.80	0.05	\$32.86	0.44	189.88	\$72.52	0.38	\$51.03	0.70	195.23	\$26.71	0.14	\$5.29	0.20	1767.39	\$174.04	0.10	\$89.17	0.51
Mean:	12139.66	\$725.36	0.0864	\$398.04	1.6353	1749.65	\$754.69	0.5788	\$500.97	1.9716	1798.77	\$249.94	0.2508	\$140.99	3.3292	15294.53	\$1,692.87	0.1561	\$1,017.95	0.8099
StDev:	37811.70	\$2,186.29	0.0599	\$1,154.84	9.5133	5554.79	\$2,354.95	0.3137	\$1,618.12	9.1123	5750.69	\$750.39	0.3415	\$457.11	21.359	48461.31	\$5,229.20	0.1187	\$3,065.21	1.7617
Min:	0.00	(\$4.04)	0.0110	\$0.00	0.0088	0.00	(\$0.37)	0.0592	(\$5.17)	0.1464	0.00	(\$0.12)	0.0185	\$0.00	0.0467	0.00	(\$0.74)	0.0201	(\$9.23)	0.0073
Max:	257575.78	\$13,572.39	0.5305	\$6,546.00	81.561	36575.01	\$15,039.46	1.8065	\$10,761.63	81.787	38183.14	\$4,429.64	2.7125	\$3,013.15	190.44	332333.93	\$33,028.73	1.0388	\$18,570.00	14.812

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	8093.75	\$408.36	0.05	\$12.70	0.03	1433.66	\$617.83	0.43	\$440.84	0.71	1509.87	\$206.46	0.14	\$143.30	0.69	11037.28	\$1,232.65	0.11	\$596.83	0.48
ALLIED PROPERTY AND CASUALTY	328.16	\$21.92	0.07	\$4.91	0.22	60.50	\$24.13	0.40	\$12.67	0.53	65.54	\$9.65	0.15	\$2.69	0.28	454.20	\$55.70	0.12	\$20.27	0.36
ALLSTATE INSURANCE COMPANY	49017.45	\$2,873.84	0.06	\$1,092.39	0.38	6151.01	\$3,500.37	0.57	\$2,215.70	0.63	6613.30	\$1,500.23	0.23	\$999.47	0.67	61781.76	\$7,874.44	0.13	\$4,307.57	0.55
AMERICAN FELLOWSHIP MUTUAL	659.65	\$50.57	0.08	\$1.50	0.03	95.75	\$42.91	0.45	\$41.19	0.96	95.75	\$14.74	0.15	\$18.89	1.28	851.15	\$108.22	0.13	\$61.57	0.57
AMERICAN INTERNATIONAL INSURANCE	3558.50	\$210.22	0.06	\$65.42	0.31	564.19	\$235.28	0.42	\$155.65	0.66	604.75	\$99.33	0.16	\$54.98	0.55	4727.44	\$544.84	0.12	\$276.05	0.51
AMEX ASSURANCE COMPANY	3299.83	\$341.88	0.10	\$47.48	0.14	985.80	\$338.50	0.34	\$317.43	0.94	1005.47	\$101.04	0.10	\$43.46	0.43	5291.10	\$781.42	0.15	\$408.38	0.52
AMICA MUTUAL INSURANCE COMPANY	5070.50	\$424.30	0.08	\$47.97	0.11	930.52	\$465.69	0.50	\$250.22	0.54	959.76	\$131.75	0.14	\$42.85	0.33	6960.78	\$1,021.74	0.15	\$341.04	0.33
AUTO CLUB GROUP INSURANCE	80923.23	\$6,002.13	0.07	\$2,673.92	0.45	14131.54	\$6,417.29	0.45	\$4,270.91	0.67	14740.55	\$2,004.51	0.14	\$1,394.76	0.70	109795.32	\$14,423.93	0.13	\$8,339.59	0.58
AUTO CLUB INSURANCE ASSOCIATION	35297.62	\$2,907.56	0.08	\$1,265.98	0.44	5645.52	\$2,729.70	0.48	\$1,759.81	0.64	5982.73	\$849.50	0.14	\$681.39	0.80	46925.87	\$6,486.76	0.14	\$3,707.18	0.57
AUTO-OWNERS INSURANCE COMPANY	13881.15	\$615.78	0.04	\$151.32	0.25	1462.25	\$697.57	0.48	\$494.02	0.71	1595.70	\$228.15	0.14	\$95.94	0.42	16939.10	\$1,541.49	0.09	\$741.29	0.48
BRISTOL WEST INSURANCE COMPANY	2169.37	\$149.44	0.07	\$10.70	0.07	247.30	\$169.77	0.69	\$104.06	0.61	249.97	\$49.19	0.20	\$38.94	0.79	2666.64	\$368.40	0.14	\$153.70	0.42

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 65 Ann Arbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
CINCINNATI INSURANCE COMPANY, THE	1303.62	\$71.82	0.06	\$0.50	0.01	164.90	\$67.58	0.41	\$39.11	0.58	170.89	\$26.92	0.16	\$5.56	0.21	1639.41	\$166.32	0.10	\$45.16	0.27
CITIZENS INSURANCE COMPANY OF	17230.52	\$679.35	0.04	\$179.91	0.26	2072.10	\$632.45	0.31	\$460.48	0.73	2220.81	\$253.20	0.11	\$201.77	0.80	21523.43	\$1,564.99	0.07	\$842.15	0.54
CONTINENTAL INSURANCE COMPANY, THE	0.33	(\$0.05)	NA	\$0.00	NA	2.00	\$0.80	0.40	\$76.52	95.65	0.59	\$0.27	0.46	\$20.44	74.61	2.92	\$1.02	0.35	\$96.96	94.87
DAIRYLAND INSURANCE COMPANY	625.53	\$96.76	0.15	\$3.28	0.03	24.06	\$23.82	0.99	\$13.63	0.57	23.74	\$11.00	0.46	\$2.05	0.19	673.33	\$131.58	0.20	\$18.96	0.14
EMCASCO INSURANCE COMPANY	337.90	\$29.54	0.09	\$1.03	0.03	39.28	\$22.70	0.58	\$17.70	0.78	40.62	\$8.95	0.22	\$0.76	0.09	417.80	\$61.19	0.15	\$19.49	0.32
EMPLOYERS MUTUAL CASUALTY	62.70	\$4.42	0.07	\$0.50	0.11	8.92	\$3.21	0.36	\$5.00	1.56	8.92	\$1.20	0.13	\$0.69	0.57	80.54	\$8.83	0.11	\$6.19	0.70
FARM BUREAU GENERAL INSURANCE	24628.00	\$795.26	0.03	\$471.32	0.59	2575.80	\$809.42	0.31	\$704.14	0.87	2673.60	\$339.59	0.13	\$212.81	0.63	29877.40	\$1,944.26	0.07	\$1,388.27	0.71
FARM BUREAU MUTUAL INSURANCE	8874.70	\$244.87	0.03	\$88.01	0.36	982.00	\$208.04	0.21	\$159.65	0.77	1053.10	\$104.11	0.10	\$56.77	0.55	10909.80	\$557.02	0.05	\$304.43	0.55
FEDERAL INSURANCE COMPANY	10.17	\$1.32	0.13	\$0.00	NA	3.39	\$2.62	0.77	\$0.00	NA	3.39	\$0.74	0.22	\$2.00	2.70	16.95	\$4.67	0.28	\$2.00	0.43
FIDELITY AND CASUALTY COMPANY OF	0.00	(\$0.02)	NA	\$0.00	NA	0.00	(\$0.03)	NA	\$3.92	NA	0.00	(\$0.01)	NA	\$0.54	NA	0.00	(\$0.06)	NA	\$4.47	NA
FOUNDERS INSURANCE COMPANY	794.18	\$100.02	0.13	\$15.49	0.15	3.82	\$3.92	1.03	\$0.74	0.19	3.91	\$1.46	0.37	\$0.00	NA	801.91	\$105.40	0.13	\$16.23	0.15

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TERRITORY 65 Ann Arbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FOUNDERS INSURANCE COMPANY OF	121.13	\$17.01	0.14	\$0.00	NA	2.33	\$3.66	1.57	\$0.00	NA	2.33	\$1.51	0.65	\$0.00	NA	125.79	\$22.18	0.18	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	6160.00	\$283.65	0.05	\$244.46	0.86	802.00	\$260.99	0.33	\$325.96	1.25	766.00	\$101.56	0.13	\$69.47	0.68	7728.00	\$646.20	0.08	\$639.89	0.99
FREMONT MUTUAL INSURANCE	34.76	\$0.45	0.01	\$0.00	NA	3.16	\$0.64	0.20	\$0.00	NA	3.16	\$0.23	0.07	\$0.00	NA	41.08	\$1.32	0.03	\$0.00	NA
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$0.04)	NA	\$0.00	NA	0.00	\$0.02	NA	\$0.00	NA	0.00	(\$0.01)	NA	\$0.00	NA	0.00	(\$0.03)	NA	\$0.00	NA
GEICO INDEMNITY COMPANY	140.66	\$20.09	0.14	\$0.00	NA	14.22	\$9.63	0.68	\$3.36	0.35	15.89	\$4.68	0.29	\$0.30	0.06	170.77	\$34.39	0.20	\$3.67	0.11
GLENS FALLS INSURANCE COMPANY, THE	491.33	\$32.76	0.07	\$25.94	0.79	81.59	\$34.30	0.42	\$17.18	0.50	88.83	\$14.06	0.16	\$2.00	0.14	661.75	\$81.12	0.12	\$45.12	0.56
GMAC INSURANCE COMPANY	26.00	\$2.27	0.09	\$0.00	NA	4.50	\$3.42	0.76	\$0.00	NA	4.50	\$0.68	0.15	\$0.00	NA	35.00	\$6.37	0.18	\$0.00	NA
GRANGE INSURANCE COMPANY OF	55.50	\$3.29	0.06	\$2.00	0.61	9.75	\$3.81	0.39	\$0.00	NA	10.25	\$1.25	0.12	\$0.00	NA	75.50	\$8.34	0.11	\$2.00	0.24
GREAT AMERICAN INSURANCE	0.00	\$0.00	NA	\$7.90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$7.90	NA
GREAT LAKES CASUALTY INSURANCE	276.23	\$22.95	0.08	\$0.00	NA	49.21	\$20.11	0.41	\$7.10	0.35	49.20	\$8.80	0.18	\$3.90	0.44	374.64	\$51.86	0.14	\$11.00	0.21
GREAT NORTHERN INSURANCE	45.75	\$6.60	0.14	\$0.00	NA	20.44	\$10.08	0.49	\$2.49	0.25	14.84	\$2.72	0.18	\$0.00	NA	81.03	\$19.40	0.24	\$2.49	0.13

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GUARANTY NATIONAL INSURANCE	6.22	\$0.55	0.09	\$0.00	NA	0.91	\$1.20	1.32	\$21.28	17.78	0.91	\$0.34	0.37	\$3.99	11.88	8.04	\$2.08	0.26	\$25.27	12.13
HARLEYSVILLE LAKE STATES INSURANCE	639.71	\$54.34	0.08	\$1.15	0.02	89.15	\$43.29	0.49	\$10.66	0.25	92.20	\$14.36	0.16	\$2.07	0.14	821.06	\$111.99	0.14	\$13.88	0.12
HASTINGS MUTUAL INSURANCE	816.11	\$49.37	0.06	\$1.70	0.03	118.00	\$29.78	0.25	\$37.57	1.26	127.00	\$14.44	0.11	(\$4.07)	NA	1061.11	\$93.60	0.09	\$35.20	0.38
HOME-OWNERS INSURANCE COMPANY	14387.25	\$592.19	0.04	\$268.79	0.45	1530.35	\$663.02	0.43	\$332.77	0.50	1620.25	\$205.42	0.13	\$92.27	0.45	17537.85	\$1,460.63	0.08	\$693.83	0.48
HORACE MANN INSURANCE COMPANY	748.14	\$52.39	0.07	\$4.37	0.08	115.15	\$46.86	0.41	\$31.61	0.67	115.56	\$19.31	0.17	\$7.96	0.41	978.85	\$118.57	0.12	\$43.94	0.37
INTEGON NATIONAL INSURANCE	277.04	\$24.29	0.09	\$15.73	0.65	26.39	\$17.74	0.67	\$25.34	1.43	30.23	\$5.96	0.20	\$4.26	0.72	333.66	\$47.99	0.14	\$45.34	0.94
LUMBERMENS MUTUAL CASUALTY	581.51	\$24.93	0.04	\$5.45	0.22	89.70	\$36.47	0.41	(\$3.75)	NA	89.52	\$13.50	0.15	\$31.59	2.34	760.73	\$74.90	0.10	\$33.29	0.44
MEEMIC INSURANCE COMPANY	69740.38	\$4,264.67	0.06	\$927.59	0.22	11628.60	\$4,495.10	0.39	\$3,172.05	0.71	12012.32	\$1,853.03	0.15	\$1,059.96	0.57	93381.30	\$10,612.80	0.11	\$5,159.59	0.49
MEMBERSELECT INSURANCE COMPANY	2060.98	\$307.41	0.15	\$20.91	0.07	266.72	\$256.07	0.96	\$166.75	0.65	281.82	\$109.87	0.39	\$27.08	0.25	2609.52	\$673.35	0.26	\$214.74	0.32
MERASTAR INSURANCE COMPANY	11.32	\$1.15	0.10	\$0.52	0.45	2.38	\$0.82	0.34	\$0.19	0.23	2.50	\$0.29	0.12	\$0.00	NA	16.20	\$2.25	0.14	\$0.71	0.31
MERCHANTS MUTUAL INSURANCE	3.00	\$0.04	0.01	\$2.54	70.47	1.00	\$0.01	0.01	\$0.00	NA	1.00	\$0.00	0.00	\$0.00	NA	5.00	\$0.05	0.01	\$2.54	52.85

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
METROPOLITAN DIRECT PROPERTY AND	923.80	\$56.27	0.06	\$8.90	0.16	149.06	\$58.50	0.39	\$34.45	0.59	156.81	\$19.18	0.12	\$35.68	1.86	1229.67	\$133.94	0.11	\$79.03	0.59
METROPOLITAN GROUP PROPERTY AND	12716.95	\$689.62	0.05	\$101.68	0.15	1856.78	\$774.01	0.42	\$576.08	0.74	1920.88	\$281.77	0.15	\$164.31	0.58	16494.61	\$1,745.39	0.11	\$842.07	0.48
METROPOLITAN PROPERTY AND CASUALTY	173.54	\$8.61	0.05	\$0.01	0.00	22.82	\$8.68	0.38	\$4.48	0.52	22.83	\$2.99	0.13	\$0.15	0.05	219.19	\$20.28	0.09	\$4.64	0.23
MIC GENERAL INSURANCE CORPORATION	3912.71	\$249.97	0.06	\$38.12	0.15	734.58	\$289.40	0.39	\$180.71	0.62	776.61	\$111.17	0.14	\$65.76	0.59	5423.90	\$650.53	0.12	\$284.58	0.44
MICHIGAN AUTOMOBILE INSURANCE	495.96	\$77.02	0.16	\$32.84	0.43	38.29	\$42.15	1.10	\$34.69	0.82	40.97	\$11.44	0.28	\$0.19	0.02	575.22	\$130.61	0.23	\$67.72	0.52
MICHIGAN INSURANCE COMPANY	7928.00	\$132.37	0.02	\$22.96	0.17	926.00	\$145.82	0.16	\$58.83	0.40	840.00	\$49.25	0.06	\$33.89	0.69	9694.00	\$327.44	0.03	\$115.67	0.35
MICHIGAN MILLERS MUTUAL	8942.89	\$453.24	0.05	\$144.38	0.32	1177.83	\$410.04	0.35	\$305.54	0.75	1232.87	\$179.48	0.15	\$109.22	0.61	11353.59	\$1,042.76	0.09	\$559.13	0.54
MODERN SERVICE INSURANCE	1423.46	\$176.48	0.12	\$7.38	0.04	43.11	\$47.53	1.10	\$25.52	0.54	44.06	\$22.10	0.50	\$4.79	0.22	1510.63	\$246.10	0.16	\$37.69	0.15
MUTUAL SERVICE CASUALTY	4155.02	\$236.66	0.06	\$162.59	0.69	489.77	\$178.49	0.36	\$204.55	1.15	499.56	\$57.26	0.11	\$24.89	0.43	5144.35	\$472.40	0.09	\$392.02	0.83
NATIONAL BEN-FRANKLIN INSURANCE	134.90	\$7.91	0.06	\$0.00	NA	30.33	\$10.80	0.36	\$9.93	0.92	31.33	\$4.14	0.13	\$0.00	NA	196.56	\$22.85	0.12	\$9.93	0.43
NATIONAL GENERAL INSURANCE	115.66	\$12.27	0.11	\$0.00	NA	25.67	\$8.82	0.34	\$0.28	0.03	27.36	\$3.11	0.11	\$0.50	0.16	168.69	\$24.20	0.14	\$0.78	0.03

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TERRITORY 65 Ann Arbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONWIDE INSURANCE COMPANY OF	89.79	\$5.98	0.07	\$0.00	NA	18.86	\$6.80	0.36	\$4.45	0.65	20.64	\$2.36	0.11	\$5.86	2.49	129.29	\$15.14	0.12	\$10.30	0.68
NATIONWIDE MUTUAL FIRE INSURANCE	2715.42	\$253.89	0.09	\$105.54	0.42	567.33	\$239.12	0.42	\$155.10	0.65	605.34	\$93.81	0.15	\$47.39	0.51	3888.09	\$586.82	0.15	\$308.03	0.52
NATIONWIDE MUTUAL INSURANCE	0.00	\$0.00	NA	\$4.31	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.66	NA	0.00	\$0.00	NA	\$4.96	NA
NATIONWIDE PROPERTY AND CASUALTY	7.50	\$1.58	0.21	\$0.00	NA	1.00	\$0.70	0.70	\$0.00	NA	1.00	\$0.20	0.20	\$0.00	NA	9.50	\$2.47	0.26	\$0.00	NA
NORTHERN INSURANCE COMPANY OF	4.50	\$0.30	0.07	\$0.00	NA	0.90	\$0.66	0.74	\$0.00	NA	0.90	\$0.21	0.23	\$27.00	131.07	6.30	\$1.17	0.19	\$27.00	23.12
PIONEER STATE MUTUAL INSURANCE	298.63	\$13.22	0.04	\$0.50	0.04	45.73	\$10.14	0.22	\$3.12	0.31	45.73	\$3.31	0.07	\$9.30	2.81	390.09	\$26.68	0.07	\$12.92	0.48
PROGRESSIVE MICHIGAN INSURANCE	1366.00	\$117.19	0.09	\$9.92	0.08	164.00	\$82.81	0.50	\$26.60	0.32	169.00	\$29.32	0.17	\$11.11	0.38	1699.00	\$229.31	0.13	\$47.62	0.21
PRUDENTIAL GENERAL INSURANCE	42.06	\$3.51	0.08	\$0.00	NA	5.66	\$3.61	0.64	\$0.00	NA	5.07	\$1.16	0.23	\$0.44	0.38	52.79	\$8.27	0.16	\$0.44	0.05
PRUDENTIAL PROPERTY AND CASUALTY	1431.94	\$71.43	0.05	\$14.98	0.21	191.89	\$88.56	0.46	\$46.03	0.52	170.23	\$35.98	0.21	\$5.75	0.16	1794.06	\$195.97	0.11	\$66.76	0.34
QBE INSURANCE CORPORATION	500.16	\$73.32	0.15	\$0.08	0.00	4.07	\$6.09	1.50	\$6.86	1.13	4.08	\$1.72	0.42	\$1.60	0.93	508.31	\$81.13	0.16	\$8.54	0.11
ROYAL INSURANCE COMPANY OF	3.00	\$0.21	0.07	\$0.00	NA	0.50	\$0.27	0.55	\$0.00	NA	0.50	\$0.11	0.22	\$0.00	NA	4.00	\$0.59	0.15	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SECURA INSURANCE, A MUTUAL	3461.15	\$234.32	0.07	\$37.76	0.16	451.79	\$155.99	0.35	\$186.22	1.19	478.64	\$79.20	0.17	\$57.80	0.73	4391.58	\$469.50	0.11	\$281.78	0.60
SECURA SUPREME INSURANCE	57.24	\$7.40	0.13	\$0.00	NA	14.83	\$7.22	0.49	\$0.00	NA	14.83	\$2.74	0.18	\$0.00	NA	86.90	\$17.36	0.20	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	5566.43	\$419.59	0.08	\$53.58	0.13	390.02	\$356.30	0.91	\$253.77	0.71	389.64	\$148.48	0.38	\$58.20	0.39	6346.09	\$924.37	0.15	\$365.55	0.40
STATE AUTOMOBILE MUTUAL	244.28	\$16.07	0.07	\$0.00	NA	26.82	\$11.75	0.44	\$0.15	0.01	30.38	\$4.50	0.15	\$3.24	0.72	301.48	\$32.32	0.11	\$3.39	0.10
STATE FARM FIRE AND CASUALTY	147.14	\$16.37	0.11	\$0.50	0.03	16.31	\$11.01	0.68	\$3.19	0.29	18.73	\$2.62	0.14	\$0.77	0.29	182.18	\$30.00	0.16	\$4.46	0.15
STATE FARM MUTUAL AUTOMOBILE	64782.69	\$4,267.09	0.07	\$4,151.47	0.97	9090.26	\$3,565.97	0.39	\$2,792.03	0.78	9504.56	\$987.39	0.10	\$832.26	0.84	83377.51	\$8,820.45	0.11	\$7,775.75	0.88
TEACHERS INSURANCE COMPANY	155.50	\$7.21	0.05	\$0.00	NA	18.50	\$4.30	0.23	\$0.00	NA	20.00	\$1.98	0.10	\$3.13	1.58	194.00	\$13.49	0.07	\$3.13	0.23
TITAN INDEMNITY COMPANY	12.01	\$1.21	0.10	\$0.00	NA	2.27	\$1.89	0.83	\$0.00	NA	2.28	\$0.53	0.23	\$0.00	NA	16.56	\$3.63	0.22	\$0.00	NA
TITAN INSURANCE COMPANY	9482.06	\$1,251.94	0.13	\$683.87	0.55	341.40	\$440.24	1.29	\$221.55	0.50	358.21	\$148.36	0.41	\$79.10	0.53	10181.67	\$1,840.53	0.18	\$984.52	0.53
TRUMBULL INSURANCE COMPANY	8.39	\$1.69	0.20	\$0.00	NA	0.75	\$1.21	1.62	\$0.17	0.14	1.08	\$0.16	0.15	\$0.35	2.19	10.22	\$3.06	0.30	\$0.52	0.17
UNITED SERVICES AUTOMOBILE	1855.79	\$120.39	0.06	\$3.30	0.03	359.28	\$145.25	0.40	\$66.44	0.46	404.95	\$39.32	0.10	\$33.67	0.86	2620.02	\$304.96	0.12	\$103.42	0.34

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TERRITORY 65 Ann Arbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
UNITRIN DIRECT INSURANCE COMPANY	292.50	\$19.65	0.07	\$0.00	NA	23.87	\$12.20	0.51	\$0.00	NA	23.87	\$5.25	0.22	\$1.75	0.33	340.24	\$37.11	0.11	\$1.75	0.05
USAA CASUALTY INSURANCE	1827.27	\$113.55	0.06	\$18.81	0.17	351.84	\$142.14	0.40	\$61.02	0.43	372.60	\$40.29	0.11	\$71.79	1.78	2551.71	\$295.98	0.12	\$151.61	0.51
WEST AMERICAN INSURANCE	425.88	\$27.97	0.07	\$3.92	0.14	73.82	\$26.85	0.36	\$34.75	1.29	77.29	\$12.65	0.16	\$10.58	0.84	576.99	\$67.47	0.12	\$49.25	0.73
WESTFIELD INSURANCE COMPANY	3536.74	\$162.98	0.05	\$8.95	0.05	429.00	\$187.17	0.44	\$74.07	0.40	444.75	\$60.33	0.14	\$20.12	0.33	4410.49	\$410.49	0.09	\$103.14	0.25
WOLVERINE MUTUAL INSURANCE	38.50	\$1.78	0.05	\$0.00	NA	5.75	\$1.42	0.25	\$2.47	1.73	5.75	\$0.50	0.09	\$0.00	NA	50.00	\$3.70	0.07	\$2.47	0.67
Mean:	6000.80	\$379.27	0.0796	\$161.95	1.5272	881.63	\$380.43	0.5452	\$263.34	2.4456	910.06	\$132.82	0.1881	\$86.94	4.1383	7759.88	\$881.62	0.1364	\$504.74	2.9699
StDev:	15054.94	\$1,010.86	0.0398	\$575.88	9.4717	2398.16	\$1,047.05	0.3216	\$719.37	12.13	2490.92	\$363.34	0.1126	\$245.59	18.779	19861.97	\$2,395.30	0.0608	\$1,472.53	13.019
Min:	0.00	(\$0.05)	0.012	\$0.00	0.0009	0.00	(\$0.03)	0.009	(\$3.75)	0.0126	0.00	(\$0.01)	0.003	\$0.00	0.0162	0.00	(\$0.06)	0.0096	\$0.00	0.0323
Max:	80923.23	\$6,002.13	0.2104	\$4,151.47	70.472	14131.54	\$6,417.29	1.616	\$4,270.91	95.648	14740.55	\$2,004.51	0.6468	\$1,394.76	131.07	109795.32	\$14,423.93	0.35	\$8,339.59	94.874

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 66 Port Huron City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	1541.93	\$75.26	0.05	\$125.22	1.66	286.38	\$89.22	0.31	\$59.84	0.67	297.41	\$27.76	0.09	\$66.20	2.38	2125.72	\$192.23	0.09	\$251.26	1.31
ALLIED PROPERTY AND CASUALTY	264.29	\$19.55	0.07	\$0.09	0.00	41.02	\$14.59	0.36	\$4.26	0.29	42.70	\$5.40	0.13	\$4.22	0.78	348.01	\$39.53	0.11	\$8.57	0.22
ALLSTATE INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.00	\$0.01	0.01	\$0.00	NA	1.00	\$0.01	0.01	\$0.00	NA
ALLSTATE INSURANCE COMPANY	62212.87	\$4,302.59	0.07	\$4,379.17	1.02	7277.20	\$3,265.41	0.45	\$1,990.09	0.61	8228.47	\$1,448.18	0.18	\$638.35	0.44	77718.54	\$9,016.18	0.12	\$7,007.61	0.78
AMERICAN INTERNATIONAL INSURANCE	867.34	\$47.23	0.05	\$0.63	0.01	135.50	\$44.61	0.33	\$32.04	0.72	148.73	\$17.06	0.11	\$7.03	0.41	1151.57	\$108.90	0.09	\$39.71	0.36
AMEX ASSURANCE COMPANY	52.90	\$6.27	0.12	\$0.00	NA	16.57	\$3.78	0.23	\$0.00	NA	16.57	\$1.20	0.07	\$1.07	0.89	86.04	\$11.25	0.13	\$1.07	0.10
AMICA MUTUAL INSURANCE COMPANY	287.24	\$26.60	0.09	\$0.00	NA	52.19	\$26.76	0.51	\$17.57	0.66	59.25	\$5.42	0.09	\$0.51	0.09	398.68	\$58.79	0.15	\$18.08	0.31
AUTO CLUB GROUP INSURANCE	16230.47	\$1,381.24	0.09	\$510.32	0.37	2440.48	\$1,044.95	0.43	\$710.30	0.68	2548.48	\$326.67	0.13	\$244.18	0.75	21219.43	\$2,752.86	0.13	\$1,464.81	0.53
AUTO CLUB INSURANCE ASSOCIATION	9153.54	\$837.26	0.09	\$741.50	0.89	1241.38	\$548.66	0.44	\$279.03	0.51	1350.98	\$167.35	0.12	\$92.25	0.55	11745.90	\$1,553.26	0.13	\$1,112.78	0.72
AUTO-OWNERS INSURANCE COMPANY	14157.80	\$562.72	0.04	\$531.13	0.94	1463.65	\$547.89	0.37	\$329.51	0.60	1645.20	\$191.80	0.12	\$60.69	0.32	17266.65	\$1,302.41	0.08	\$921.34	0.71
BRISTOL WEST INSURANCE COMPANY	240.52	\$14.60	0.06	\$0.00	NA	22.40	\$14.78	0.66	\$15.48	1.05	25.08	\$5.72	0.23	\$4.16	0.73	288.00	\$35.11	0.12	\$19.65	0.56

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Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
CINCINNATI INSURANCE COMPANY, THE	144.59	\$6.93	0.05	\$0.11	0.02	19.86	\$7.35	0.37	\$0.48	0.07	19.86	\$3.07	0.15	\$0.71	0.23	184.31	\$17.35	0.09	\$1.31	0.08
CITIZENS INSURANCE COMPANY OF	32761.51	\$1,594.63	0.05	\$591.54	0.37	3732.36	\$1,271.52	0.34	\$821.35	0.65	4032.89	\$503.13	0.12	\$212.61	0.42	40526.76	\$3,369.28	0.08	\$1,625.51	0.48
CONTINENTAL INSURANCE COMPANY, THE	1.00	\$0.06	0.06	\$0.00	NA	0.50	\$0.17	0.34	\$6.77	39.38	0.00	\$0.07	NA	\$0.50	7.19	1.50	\$0.31	0.20	\$7.28	23.86
DAIRYLAND INSURANCE COMPANY	176.88	\$19.82	0.11	\$1.32	0.07	10.90	\$9.96	0.91	\$0.00	NA	10.82	\$3.80	0.35	\$0.06	0.02	198.60	\$33.57	0.17	\$1.38	0.04
EMCASCO INSURANCE COMPANY	13.19	\$1.36	0.10	\$0.00	NA	2.17	\$1.20	0.55	\$0.00	NA	2.17	\$0.49	0.22	\$0.00	NA	17.53	\$3.05	0.17	\$0.00	NA
EMPLOYERS MUTUAL CASUALTY	14.00	\$0.75	0.05	\$0.00	NA	2.00	\$0.99	0.50	\$0.00	NA	2.00	\$0.50	0.25	\$0.00	NA	18.00	\$2.24	0.12	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	5167.10	\$174.60	0.03	\$32.26	0.18	472.00	\$146.03	0.31	\$78.76	0.54	496.50	\$46.30	0.09	\$19.97	0.43	6135.60	\$366.93	0.06	\$130.99	0.36
FARM BUREAU MUTUAL INSURANCE	375.90	\$13.44	0.04	\$0.00	NA	32.70	\$11.44	0.35	\$3.73	0.33	39.00	\$4.54	0.12	\$4.08	0.90	447.60	\$29.42	0.07	\$7.81	0.27
FARMERS INSURANCE EXCHANGE	11375.19	\$827.66	0.07	\$629.59	0.76	1141.85	\$538.68	0.47	\$402.98	0.75	1169.48	\$228.29	0.20	\$108.78	0.48	13686.52	\$1,594.64	0.12	\$1,141.35	0.72
FEDERAL INSURANCE COMPANY	6.75	\$0.75	0.11	\$0.00	NA	1.25	\$2.56	2.04	\$17.72	6.94	2.25	\$2.67	1.19	\$0.00	NA	10.25	\$5.98	0.58	\$17.72	2.97
FIDELITY AND CASUALTY COMPANY OF	1.00	\$0.05	0.05	\$0.00	NA	0.25	\$0.05	0.21	\$4.53	85.55	0.25	\$0.02	0.07	\$0.38	21.00	1.50	\$0.12	0.08	\$4.91	39.93

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TERRITORY 66 Port Huron City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FOUNDERS INSURANCE COMPANY	1.32	\$0.22	0.17	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1.32	\$0.22	0.17	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	449.90	\$48.38	0.11	\$0.00	NA	1.75	\$2.72	1.55	\$0.00	NA	1.91	\$1.06	0.55	\$2.40	2.27	453.56	\$52.15	0.11	\$2.40	0.05
FRANKENMUTH MUTUAL INSURANCE	1921.00	\$103.96	0.05	\$30.37	0.29	224.00	\$95.24	0.43	\$48.38	0.51	222.00	\$36.71	0.17	\$12.74	0.35	2367.00	\$235.91	0.10	\$91.48	0.39
GEICO INDEMNITY COMPANY	254.68	\$35.44	0.14	\$0.58	0.02	28.18	\$12.85	0.46	\$0.00	NA	27.46	\$7.13	0.26	\$0.00	NA	310.32	\$55.43	0.18	\$0.58	0.01
GLENS FALLS INSURANCE COMPANY, THE	130.67	\$8.54	0.07	\$5.08	0.59	17.42	\$7.41	0.43	\$2.00	0.27	20.67	\$3.55	0.17	\$3.28	0.92	168.76	\$19.51	0.12	\$10.36	0.53
GRANGE INSURANCE COMPANY OF	10.50	\$1.19	0.11	\$0.00	NA	2.00	\$1.18	0.59	\$0.00	NA	2.00	\$0.30	0.15	\$0.00	NA	14.50	\$2.67	0.18	\$0.00	NA
GREAT AMERICAN INSURANCE	107.47	\$8.74	0.08	\$0.00	NA	23.28	\$7.46	0.32	\$2.74	0.37	23.27	\$4.21	0.18	\$0.29	0.07	154.02	\$20.40	0.13	\$3.03	0.15
GREAT LAKES CASUALTY INSURANCE	85.30	\$7.23	0.08	\$0.00	NA	14.54	\$5.67	0.39	\$21.06	3.71	15.29	\$2.66	0.17	(\$1.45)	NA	115.13	\$15.57	0.14	\$19.61	1.26
GUARANTY NATIONAL INSURANCE	12.86	\$1.16	0.09	\$0.00	NA	0.16	\$0.19	1.19	\$1.21	6.32	0.16	\$0.04	0.23	\$0.00	NA	13.18	\$1.38	0.11	\$1.21	0.87
HARTFORD UNDERWRITERS INSURANCE	0.00	\$0.00	NA	\$0.94	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.94	NA
HASTINGS MUTUAL INSURANCE	124.00	\$11.70	0.09	\$0.00	NA	15.00	\$5.20	0.35	\$0.00	NA	20.00	\$3.06	0.15	\$0.00	NA	159.00	\$19.95	0.13	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 66 Port Huron City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HOME-OWNERS INSURANCE COMPANY	15990.65	\$598.39	0.04	\$267.93	0.45	1655.65	\$577.94	0.35	\$393.16	0.68	1798.15	\$191.54	0.11	\$60.62	0.32	19444.45	\$1,367.86	0.07	\$721.70	0.53
HORACE MANN INSURANCE COMPANY	2.50	\$0.17	0.07	\$0.50	2.96	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.50	\$0.17	0.07	\$0.50	2.96
INTEGON NATIONAL INSURANCE	70.96	\$6.86	0.10	\$0.00	NA	7.33	\$5.35	0.73	\$5.37	1.00	7.16	\$2.20	0.31	\$2.98	1.35	85.45	\$14.41	0.17	\$8.34	0.58
MEEMIC INSURANCE COMPANY	4781.12	\$278.03	0.06	\$9.60	0.03	814.64	\$268.14	0.33	\$120.38	0.45	837.90	\$120.82	0.14	\$68.65	0.57	6433.66	\$666.99	0.10	\$198.63	0.30
MEMBERSELECT INSURANCE COMPANY	460.73	\$73.83	0.16	\$9.01	0.12	34.98	\$28.31	0.81	\$50.71	1.79	37.47	\$12.78	0.34	\$29.77	2.33	533.18	\$114.92	0.22	\$89.49	0.78
MERASTAR INSURANCE COMPANY	7.20	\$0.84	0.12	\$0.00	NA	1.80	\$0.58	0.32	\$0.00	NA	1.80	\$0.22	0.12	\$0.00	NA	10.80	\$1.64	0.15	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	411.99	\$26.70	0.06	\$0.00	NA	61.15	\$17.44	0.29	\$12.46	0.71	68.64	\$7.01	0.10	\$0.85	0.12	541.78	\$51.15	0.09	\$13.31	0.26
METROPOLITAN GENERAL INSURANCE	57.48	\$3.08	0.05	\$0.00	NA	5.50	\$1.51	0.27	\$1.47	0.97	6.00	\$0.60	0.10	\$0.00	NA	68.98	\$5.19	0.08	\$1.47	0.28
METROPOLITAN GROUP PROPERTY AND	376.15	\$24.86	0.07	\$23.12	0.93	55.14	\$22.30	0.40	\$1.28	0.06	60.31	\$7.90	0.13	\$0.39	0.05	491.60	\$55.06	0.11	\$24.79	0.45
METROPOLITAN PROPERTY AND CASUALTY	1005.86	\$54.66	0.05	\$18.47	0.34	100.89	\$27.65	0.27	\$13.82	0.50	106.14	\$11.19	0.11	\$0.97	0.09	1212.89	\$93.49	0.08	\$33.26	0.36
MIC GENERAL INSURANCE CORPORATION	496.71	\$36.46	0.07	\$2.33	0.06	92.93	\$40.62	0.44	\$19.72	0.49	93.72	\$12.40	0.13	\$1.35	0.11	683.36	\$89.49	0.13	\$23.39	0.26

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 66 Port Huron City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN AUTOMOBILE INSURANCE	232.55	\$36.97	0.16	\$0.76	0.02	17.56	\$18.96	1.08	\$2.83	0.15	17.82	\$5.15	0.29	\$2.54	0.49	267.93	\$61.08	0.23	\$6.14	0.10
MICHIGAN MILLERS MUTUAL	1001.87	\$55.27	0.06	\$1.75	0.03	107.18	\$40.25	0.38	\$50.15	1.25	127.92	\$19.96	0.16	\$12.73	0.64	1236.97	\$115.48	0.09	\$64.62	0.56
MODERN SERVICE INSURANCE	730.40	\$89.34	0.12	\$56.23	0.63	28.47	\$26.43	0.93	\$12.20	0.46	28.98	\$13.91	0.48	\$7.03	0.51	787.85	\$129.68	0.16	\$75.46	0.58
MUTUAL SERVICE CASUALTY	1327.53	\$72.89	0.05	\$115.22	1.58	144.96	\$54.41	0.38	\$42.91	0.79	149.47	\$19.35	0.13	\$4.04	0.21	1621.96	\$146.65	0.09	\$162.17	1.11
NATIONAL BEN- FRANKLIN INSURANCE	151.90	\$6.99	0.05	\$0.00	NA	29.91	\$8.90	0.30	\$0.00	NA	30.58	\$3.71	0.12	\$0.43	0.12	212.39	\$19.60	0.09	\$0.43	0.02
NATIONAL GENERAL INSURANCE	23.40	\$3.33	0.14	\$0.00	NA	4.87	\$1.74	0.36	\$0.00	NA	4.87	\$0.47	0.10	\$0.00	NA	33.14	\$5.53	0.17	\$0.00	NA
NATIONWIDE INSURANCE COMPANY OF	67.26	\$4.37	0.06	\$0.00	NA	13.54	\$3.60	0.27	\$12.40	3.45	14.36	\$1.23	0.09	\$3.04	2.48	95.16	\$9.19	0.10	\$15.44	1.68
NATIONWIDE MUTUAL FIRE INSURANCE	4550.99	\$452.39	0.10	\$487.53	1.08	819.22	\$308.24	0.38	\$150.38	0.49	851.81	\$124.35	0.15	\$43.10	0.35	6222.02	\$884.98	0.14	\$681.01	0.77
NATIONWIDE PROPERTY AND CASUALTY	11.50	\$3.52	0.31	\$0.00	NA	1.50	\$1.47	0.98	\$0.00	NA	1.50	\$0.37	0.25	\$0.00	NA	14.50	\$5.36	0.37	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	1915.00	\$245.73	0.13	\$12.67	0.05	31.00	\$34.95	1.13	\$20.01	0.57	32.00	\$13.27	0.41	\$5.75	0.43	1978.00	\$293.95	0.15	\$38.43	0.13
PIONEER STATE MUTUAL INSURANCE	4547.36	\$216.07	0.05	\$15.69	0.07	616.55	\$130.72	0.21	\$132.79	1.02	619.98	\$51.33	0.08	\$25.85	0.50	5783.89	\$398.11	0.07	\$174.32	0.44

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 66 Port Huron City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
PROGRESSIVE MICHIGAN INSURANCE	3189.00	\$257.23	0.08	\$268.65	1.04	314.00	\$180.66	0.58	\$112.46	0.62	339.00	\$53.45	0.16	\$28.72	0.54	3842.00	\$491.34	0.13	\$409.83	0.83
PRUDENTIAL GENERAL INSURANCE	49.13	\$4.64	0.09	\$0.00	NA	6.07	\$2.67	0.44	\$3.78	1.42	6.07	\$1.42	0.23	\$0.00	NA	61.27	\$8.73	0.14	\$3.78	0.43
PRUDENTIAL PROPERTY AND CASUALTY	2400.20	\$156.19	0.07	\$88.94	0.57	310.56	\$90.23	0.29	\$25.49	0.28	322.40	\$52.05	0.16	\$14.81	0.28	3033.16	\$298.47	0.10	\$129.23	0.43
QBE INSURANCE CORPORATION	50.39	\$7.73	0.15	\$1.41	0.18	1.08	\$1.18	1.10	\$0.00	NA	1.08	\$0.36	0.33	\$0.00	NA	52.55	\$9.27	0.18	\$1.41	0.15
SAFECO INSURANCE COMPANY OF	1.00	\$0.09	0.09	\$25.45	292.52	0.25	\$0.11	0.43	\$0.00	NA	0.25	\$0.04	0.17	\$0.00	NA	1.50	\$0.24	0.16	\$25.45	107.38
SECURA INSURANCE, A MUTUAL	2778.37	\$190.20	0.07	\$42.67	0.22	376.62	\$121.11	0.32	\$67.62	0.56	387.38	\$58.26	0.15	\$18.46	0.32	3542.37	\$369.57	0.10	\$128.75	0.35
SECURA SUPREME INSURANCE	42.00	\$4.04	0.10	\$0.00	NA	11.00	\$2.74	0.25	\$0.00	NA	10.99	\$1.31	0.12	\$0.00	NA	63.99	\$8.09	0.13	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	1602.50	\$106.55	0.07	\$27.31	0.26	94.27	\$82.01	0.87	\$69.64	0.85	94.00	\$30.47	0.32	\$16.07	0.53	1790.77	\$219.03	0.12	\$113.02	0.52
STATE AUTOMOBILE MUTUAL	2.50	\$0.29	0.12	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	2.50	\$0.29	0.12	\$0.00	NA
STATE FARM FIRE AND CASUALTY	315.04	\$43.47	0.14	\$0.00	NA	33.07	\$26.38	0.80	\$1.77	0.07	40.48	\$5.74	0.14	\$3.65	0.64	388.59	\$75.59	0.19	\$5.42	0.07
STATE FARM MUTUAL AUTOMOBILE	161056.95	\$10,227.66	0.06	\$13,561.65	1.33	21503.18	\$7,615.85	0.35	\$5,868.89	0.77	23028.22	\$2,212.39	0.10	\$1,789.43	0.81	205588.35	\$20,055.90	0.10	\$21,219.97	1.06

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 66 Port Huron City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TEACHERS INSURANCE COMPANY	9.00	\$0.36	0.04	\$0.00	NA	1.50	\$0.65	0.43	\$0.00	NA	1.50	\$0.39	0.26	\$0.00	NA	12.00	\$1.40	0.12	\$0.00	NA
TITAN INDEMNITY COMPANY	6.18	\$0.41	0.07	\$0.00	NA	0.51	\$0.33	0.64	\$0.00	NA	0.51	\$0.12	0.23	\$0.00	NA	7.20	\$0.86	0.12	\$0.00	NA
TITAN INSURANCE COMPANY	11600.93	\$1,465.88	0.13	\$581.71	0.40	296.19	\$293.61	0.99	\$140.70	0.48	300.84	\$114.76	0.38	\$50.36	0.44	12197.96	\$1,874.25	0.15	\$772.77	0.41
UNITED SERVICES AUTOMOBILE	990.82	\$60.31	0.06	\$286.66	4.75	207.48	\$74.87	0.36	\$59.88	0.80	212.96	\$19.01	0.09	\$6.68	0.35	1411.26	\$154.19	0.11	\$353.21	2.29
UNITRIN DIRECT INSURANCE COMPANY	222.17	\$16.34	0.07	\$0.00	NA	32.82	\$17.76	0.54	\$4.73	0.27	33.57	\$7.22	0.22	\$0.00	NA	288.56	\$41.31	0.14	\$4.73	0.11
USAA CASUALTY INSURANCE	877.20	\$63.13	0.07	\$32.23	0.51	161.45	\$66.00	0.41	\$42.41	0.64	168.81	\$18.09	0.11	\$5.96	0.33	1207.46	\$147.22	0.12	\$80.59	0.55
WEST AMERICAN INSURANCE	95.90	\$8.23	0.09	\$0.00	NA	14.46	\$6.65	0.46	(\$1.50)	NA	16.65	\$3.19	0.19	\$0.07	0.02	127.01	\$18.07	0.14	(\$1.43)	NA
WESTFIELD INSURANCE COMPANY	2573.33	\$114.95	0.04	\$40.15	0.35	320.08	\$114.51	0.36	\$56.18	0.49	331.66	\$38.82	0.12	\$8.40	0.22	3225.07	\$268.29	0.08	\$104.73	0.39
Mean:	5263.39	\$344.64	0.0853	\$322.71	7.9422	681.86	\$261.53	0.5275	\$178.90	3.3965	723.78	\$89.78	0.1941	\$52.80	1.1351	6512.71	\$668.77	0.1322	\$535.10	3.4688
StDev:	20436.28	\$1,310.97	0.0423	\$1,659.08	46.158	2748.38	\$1,002.12	0.3312	\$747.62	12.975	2939.45	\$318.64	0.1574	\$227.30	3.0721	25812.84	\$2,574.53	0.0725	\$2,586.93	14.986
Min:	0.00	\$0.00	0.0338	\$0.00	0.0047	0.16	\$0.05	0.212	(\$1.50)	0.0573	0.00	\$0.01	0.005	\$0.00	0.0150	0.00	\$0.00	0.005	(\$1.43)	0.0104
Max:	161056.95	\$10,227.66	0.3063	\$13,561.65	292.52	21503.18	\$7,615.85	2.044	\$5,868.89	85.547	23028.22	\$2,212.39	1.1862	\$1,789.43	21	205588.35	\$20,055.90	0.5830	\$21,219.97	107.38

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 67 Port Huron Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	1089.92	\$56.68	0.05	\$115.71	2.04	187.08	\$63.38	0.34	\$43.17	0.68	197.79	\$21.58	0.11	\$10.03	0.46	1474.79	\$141.64	0.10	\$168.91	1.19
ALLIED PROPERTY AND CASUALTY	290.56	\$21.49	0.07	\$0.00	NA	46.26	\$17.53	0.38	\$3.32	0.19	47.32	\$6.46	0.14	\$1.94	0.30	384.14	\$45.48	0.12	\$5.27	0.12
ALLSTATE INSURANCE COMPANY	35905.72	\$2,390.46	0.07	\$1,183.63	0.50	4212.59	\$1,873.84	0.44	\$1,042.00	0.56	4803.62	\$832.39	0.17	\$448.31	0.54	44921.93	\$5,096.69	0.11	\$2,673.93	0.52
AMERICAN FELLOWSHIP MUTUAL	363.80	\$27.66	0.08	\$33.48	1.21	52.76	\$20.16	0.38	\$21.92	1.09	52.76	\$6.42	0.12	\$1.30	0.20	469.32	\$54.24	0.12	\$56.69	1.05
AMERICAN INTERNATIONAL INSURANCE	847.73	\$42.75	0.05	\$1.97	0.05	134.30	\$42.38	0.32	\$50.38	1.19	143.82	\$17.72	0.12	\$7.07	0.40	1125.85	\$102.85	0.09	\$59.43	0.58
AMEX ASSURANCE COMPANY	57.98	\$7.08	0.12	\$0.00	NA	19.49	\$6.05	0.31	\$2.25	0.37	20.23	\$2.27	0.11	\$4.73	2.09	97.70	\$15.40	0.16	\$6.98	0.45
AMICA MUTUAL INSURANCE COMPANY	466.24	\$40.92	0.09	\$4.65	0.11	89.12	\$42.46	0.48	\$40.37	0.95	94.90	\$9.56	0.10	\$3.54	0.37	650.26	\$92.93	0.14	\$48.56	0.52
ARGONAUT INSURANCE COMPANY	3.64	\$0.43	0.12	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	3.64	\$0.43	0.12	\$0.00	NA
AUTO CLUB GROUP INSURANCE	52075.37	\$3,397.26	0.07	\$1,143.31	0.34	8823.36	\$3,225.43	0.37	\$2,126.98	0.66	9295.56	\$1,118.35	0.12	\$582.11	0.52	70194.29	\$7,741.04	0.11	\$3,852.40	0.50
AUTO CLUB INSURANCE ASSOCIATION	24853.98	\$1,714.03	0.07	\$946.45	0.55	4000.37	\$1,535.87	0.38	\$941.61	0.61	4318.81	\$521.87	0.12	\$269.31	0.52	33173.16	\$3,771.76	0.11	\$2,157.37	0.57
AUTO-OWNERS INSURANCE COMPANY	14157.80	\$562.72	0.04	\$531.13	0.94	1463.65	\$547.89	0.37	\$329.51	0.60	1645.20	\$191.80	0.12	\$60.69	0.32	17266.65	\$1,302.41	0.08	\$921.34	0.71

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TERRITORY 67 Port Huron Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
BRISTOL WEST INSURANCE COMPANY	578.04	\$35.73	0.06	\$2.94	0.08	50.38	\$33.89	0.67	\$104.70	3.09	50.40	\$10.95	0.22	\$5.43	0.50	678.82	\$80.57	0.12	\$113.07	1.40
CINCINNATI INSURANCE COMPANY, THE	107.00	\$5.82	0.05	\$2.26	0.39	14.00	\$4.79	0.34	\$9.95	2.08	14.00	\$1.59	0.11	\$3.40	2.13	135.00	\$12.21	0.09	\$15.61	1.28
CITIZENS INSURANCE COMPANY OF	21977.26	\$1,092.83	0.05	\$353.72	0.32	2707.03	\$996.79	0.37	\$555.64	0.56	2922.97	\$399.98	0.14	\$130.25	0.33	27607.26	\$2,489.60	0.09	\$1,039.60	0.42
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$0.57)	NA	\$0.00	NA	0.42	(\$0.46)	NA	\$1.26	NA	0.33	(\$0.21)	NA	(\$0.59)	NA	0.75	(\$1.24)	NA	\$0.67	NA
DAIRYLAND INSURANCE COMPANY	35.50	\$4.53	0.13	\$0.00	NA	4.08	\$4.11	1.01	\$0.00	NA	4.24	\$1.78	0.42	\$0.00	NA	43.82	\$10.42	0.24	\$0.00	NA
EMPLOYERS MUTUAL CASUALTY	7.00	\$0.83	0.12	\$0.00	NA	0.50	\$0.16	0.33	\$0.00	NA	1.00	\$0.17	0.17	\$0.00	NA	8.50	\$1.16	0.14	\$0.00	NA
ESURANCE INSURANCE COMPANY	2.46	\$0.88	0.36	\$0.00	NA	0.49	\$0.33	0.67	\$0.00	NA	0.24	\$0.06	0.26	\$0.00	NA	3.19	\$1.27	0.40	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	10902.60	\$384.30	0.04	\$201.58	0.52	1068.30	\$329.51	0.31	\$257.38	0.78	1118.30	\$110.78	0.10	\$63.76	0.58	13089.20	\$824.59	0.06	\$522.72	0.63
FARM BUREAU MUTUAL INSURANCE	4007.70	\$134.66	0.03	\$47.47	0.35	412.00	\$105.74	0.26	\$142.43	1.35	426.30	\$39.18	0.09	\$33.43	0.85	4846.00	\$279.57	0.06	\$223.34	0.80
FEDERAL INSURANCE COMPANY	5.25	\$0.55	0.11	\$0.38	0.69	1.75	\$0.91	0.52	\$7.35	8.04	1.75	\$0.25	0.14	\$0.00	NA	8.75	\$1.71	0.20	\$7.73	4.51
FIDELITY AND CASUALTY COMPANY OF	2.50	\$0.16	0.07	\$0.00	NA	0.00	\$0.00	NA	\$8.56	NA	NA	NA	NA	NA	NA	2.50	\$0.16	0.07	\$8.56	52.50

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 67 Port Huron Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FRANKENMUTH MUTUAL INSURANCE	3613.00	\$160.00	0.04	\$74.79	0.47	450.00	\$138.79	0.31	\$68.77	0.50	456.00	\$53.29	0.12	\$24.49	0.46	4519.00	\$352.08	0.08	\$168.05	0.48
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$0.07)	NA	\$0.00	NA	0.00	(\$0.08)	NA	\$0.00	NA	0.00	(\$0.03)	NA	\$1.55	NA	0.00	(\$0.18)	NA	\$1.55	NA
GEICO INDEMNITY COMPANY	1027.86	\$94.49	0.09	\$6.10	0.06	77.73	\$44.90	0.58	\$34.38	0.77	76.28	\$21.35	0.28	\$4.84	0.23	1181.87	\$160.74	0.14	\$45.32	0.28
GLENS FALLS INSURANCE COMPANY, THE	91.55	\$5.35	0.06	\$0.00	NA	26.58	\$8.31	0.31	\$0.00	NA	22.58	\$2.98	0.13	\$0.04	0.01	140.71	\$16.64	0.12	\$0.04	0.00
GLOBE INDEMNITY COMPANY	5.00	\$0.17	0.03	\$0.00	NA	1.00	\$0.13	0.13	\$0.00	NA	1.00	\$0.07	0.07	\$0.00	NA	7.00	\$0.37	0.05	\$0.00	NA
GRANGE INSURANCE COMPANY OF	15.00	\$0.80	0.05	\$0.00	NA	1.50	\$0.57	0.38	\$0.00	NA	1.50	\$0.22	0.15	\$0.00	NA	18.00	\$1.59	0.09	\$0.00	NA
GREAT AMERICAN INSURANCE	24.68	\$2.81	0.11	\$0.00	NA	6.17	\$3.67	0.60	\$0.00	NA	6.17	\$1.58	0.26	\$0.00	NA	37.02	\$8.06	0.22	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	104.05	\$10.46	0.10	\$1.80	0.17	15.80	\$5.72	0.36	\$0.00	NA	16.26	\$2.97	0.18	\$0.00	NA	136.11	\$19.16	0.14	\$1.80	0.09
GREAT NORTHERN INSURANCE	21.00	\$3.00	0.14	\$0.00	NA	4.00	\$3.15	0.79	\$0.00	NA	5.00	\$1.45	0.29	\$0.00	NA	30.00	\$7.60	0.25	\$0.00	NA
HARLEYSVILLE LAKE STATES INSURANCE	1465.99	\$105.13	0.07	\$400.06	3.81	114.25	\$53.30	0.47	\$40.06	0.75	131.57	\$19.09	0.15	\$2.00	0.10	1711.81	\$177.53	0.10	\$442.12	2.49
HARTFORD INSURANCE COMPANY OF	1220.18	\$66.31	0.05	\$4.13	0.06	212.41	\$60.82	0.29	\$59.48	0.98	238.83	\$22.68	0.09	\$2.29	0.10	1671.42	\$149.81	0.09	\$65.90	0.44

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 67 Port Huron Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HARTFORD UNDERWRITERS INSURANCE	18.44	\$1.35	0.07	\$0.00	NA	4.25	\$1.63	0.38	\$0.67	0.41	4.25	\$0.57	0.13	\$0.00	NA	26.94	\$3.55	0.13	\$0.67	0.19
HASTINGS MUTUAL INSURANCE	5162.91	\$293.42	0.06	\$168.60	0.57	601.00	\$180.58	0.30	\$161.10	0.89	645.50	\$75.47	0.12	\$46.92	0.62	6409.41	\$549.47	0.09	\$376.61	0.69
HOME-OWNERS INSURANCE COMPANY	15990.65	\$598.39	0.04	\$267.93	0.45	1655.65	\$577.94	0.35	\$393.16	0.68	1798.15	\$191.54	0.11	\$60.62	0.32	19444.45	\$1,367.86	0.07	\$721.70	0.53
HORACE MANN INSURANCE COMPANY	110.33	\$9.17	0.08	\$0.00	NA	17.40	\$5.71	0.33	\$5.76	1.01	17.56	\$3.11	0.18	\$0.04	0.01	145.29	\$17.99	0.12	\$5.80	0.32
INTEGON NATIONAL INSURANCE	87.55	\$9.13	0.10	\$0.00	NA	11.07	\$5.95	0.54	\$3.79	0.64	11.06	\$2.28	0.21	\$1.48	0.65	109.68	\$17.36	0.16	\$5.27	0.30
LUMBERMENS MUTUAL CASUALTY	12.00	\$0.56	0.05	\$0.00	NA	1.00	\$0.23	0.23	\$0.00	NA	1.00	\$0.07	0.07	\$0.00	NA	14.00	\$0.86	0.06	\$0.00	NA
MEEMIC INSURANCE COMPANY	10202.48	\$604.68	0.06	\$81.78	0.14	1668.54	\$558.00	0.33	\$377.14	0.68	1785.40	\$258.91	0.15	\$128.66	0.50	13656.42	\$1,421.59	0.10	\$587.58	0.41
MEMBERSELECT INSURANCE COMPANY	974.99	\$117.99	0.12	\$14.02	0.12	104.89	\$73.89	0.70	\$61.10	0.83	110.57	\$36.92	0.33	\$20.29	0.55	1190.45	\$228.79	0.19	\$95.41	0.42
MERASTAR INSURANCE COMPANY	18.09	\$2.51	0.14	\$0.00	NA	3.00	\$1.78	0.59	\$0.00	NA	3.00	\$0.49	0.16	\$0.00	NA	24.09	\$4.77	0.20	\$0.00	NA
MIC GENERAL INSURANCE CORPORATION	934.08	\$61.67	0.07	\$0.60	0.01	176.50	\$67.90	0.38	\$37.64	0.55	183.57	\$21.65	0.12	\$12.40	0.57	1294.15	\$151.22	0.12	\$50.64	0.33
MICHIGAN AUTOMOBILE INSURANCE	220.31	\$33.97	0.15	\$0.50	0.01	17.07	\$15.90	0.93	\$13.48	0.85	16.89	\$4.61	0.27	\$0.00	NA	254.27	\$54.48	0.21	\$13.98	0.26

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TERRITORY 67 Port Huron Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN INSURANCE COMPANY	3517.00	\$50.50	0.01	\$3.86	0.08	325.00	\$41.44	0.13	\$23.88	0.58	299.00	\$15.83	0.05	\$3.10	0.20	4141.00	\$107.77	0.03	\$30.85	0.29
MICHIGAN MILLERS MUTUAL	1379.50	\$72.43	0.05	\$7.56	0.10	157.66	\$53.08	0.34	\$39.68	0.75	177.25	\$25.40	0.14	\$18.89	0.74	1714.41	\$150.90	0.09	\$66.12	0.44
NATIONAL BEN- FRANKLIN INSURANCE	186.59	\$9.73	0.05	\$0.00	NA	27.75	\$7.55	0.27	\$0.00	NA	30.25	\$3.25	0.11	\$0.21	0.06	244.59	\$20.53	0.08	\$0.21	0.01
NATIONAL GENERAL INSURANCE	160.12	\$14.15	0.09	\$0.00	NA	35.24	\$8.08	0.23	\$3.53	0.44	39.33	\$3.12	0.08	\$0.48	0.15	234.69	\$25.35	0.11	\$4.01	0.16
NATIONWIDE INSURANCE COMPANY OF	78.91	\$4.90	0.06	\$0.00	NA	17.56	\$5.30	0.30	\$5.37	1.01	18.77	\$2.04	0.11	\$0.68	0.34	115.24	\$12.23	0.11	\$6.05	0.49
NATIONWIDE MUTUAL FIRE INSURANCE	6984.87	\$695.98	0.10	\$340.64	0.49	1336.50	\$500.61	0.37	\$253.25	0.51	1414.57	\$218.86	0.15	\$84.72	0.39	9735.94	\$1,415.46	0.15	\$678.61	0.48
NATIONWIDE PROPERTY AND CASUALTY	5.50	\$1.38	0.25	\$0.00	NA	0.50	\$0.34	0.68	\$0.00	NA	0.50	\$0.14	0.29	\$0.00	NA	6.50	\$1.87	0.29	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	403.00	\$74.68	0.19	\$2.50	0.03	2.00	\$6.26	3.13	\$0.00	NA	4.00	\$1.76	0.44	\$0.00	NA	409.00	\$82.71	0.20	\$2.50	0.03
NORTHERN INSURANCE COMPANY OF	3.55	\$0.38	0.11	\$0.00	NA	0.29	\$0.18	0.63	(\$2.60)	NA	0.29	\$0.05	0.18	\$0.00	NA	4.13	\$0.62	0.15	(\$2.60)	NA
PIONEER STATE MUTUAL INSURANCE	5672.94	\$256.92	0.05	\$13.69	0.05	774.80	\$168.85	0.22	\$127.50	0.76	773.26	\$66.77	0.09	\$44.70	0.67	7221.00	\$492.54	0.07	\$185.89	0.38
PROGRESSIVE MICHIGAN INSURANCE	1303.00	\$79.15	0.06	\$174.27	2.20	96.00	\$56.76	0.59	\$28.54	0.50	101.00	\$15.21	0.15	\$1.92	0.13	1500.00	\$151.13	0.10	\$204.72	1.35

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TERRITORY 67 Port Huron Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
SAFECO INSURANCE COMPANY OF	0.00	(\$0.26)	NA	\$41.01	NA	0.00	(\$0.28)	NA	\$0.00	NA	0.00	(\$0.11)	NA	\$0.00	NA	0.00	(\$0.65)	NA	\$41.01	NA
SECURA INSURANCE, A MUTUAL	4768.30	\$303.81	0.06	\$357.64	1.18	616.39	\$183.39	0.30	\$140.00	0.76	648.29	\$97.50	0.15	\$63.46	0.65	6032.98	\$584.70	0.10	\$561.10	0.96
SOUTHERN MICHIGAN INSURANCE	97.91	\$7.07	0.07	\$0.00	NA	6.78	\$4.45	0.66	\$0.00	NA	7.60	\$2.39	0.31	\$0.00	NA	112.29	\$13.90	0.12	\$0.00	NA
STATE FARM MUTUAL AUTOMOBILE	0.00	\$0.00	NA	\$0.00	NA	0.00	\$0.00	NA	\$2.10	NA	0.00	\$0.00	NA	(\$0.30)	NA	0.00	(\$0.01)	NA	\$1.80	NA
TEACHERS INSURANCE COMPANY	9.55	\$0.30	0.03	\$0.00	NA	1.91	\$0.44	0.23	\$0.00	NA	1.91	\$0.24	0.13	\$1.89	7.85	13.37	\$0.99	0.07	\$1.89	1.92
TITAN INSURANCE COMPANY	4458.82	\$562.21	0.13	\$247.00	0.44	124.79	\$134.87	1.08	\$51.68	0.38	126.45	\$54.76	0.43	\$36.08	0.66	4710.06	\$751.85	0.16	\$334.76	0.45
UNITED SERVICES AUTOMOBILE	1864.94	\$125.28	0.07	\$9.99	0.08	360.21	\$150.07	0.42	\$124.45	0.83	375.95	\$39.91	0.11	\$13.72	0.34	2601.10	\$315.25	0.12	\$148.16	0.47
UNITRIN DIRECT INSURANCE COMPANY	142.03	\$9.35	0.07	\$0.00	NA	11.52	\$6.69	0.58	\$0.00	NA	11.51	\$2.82	0.24	\$0.00	NA	165.06	\$18.86	0.11	\$0.00	NA
UNITRIN DIRECT PROPERTY & CASUALTY	10.00	\$0.81	0.08	\$0.00	NA	2.00	\$1.12	0.56	\$0.00	NA	2.00	\$0.24	0.12	\$0.00	NA	14.00	\$2.16	0.15	\$0.00	NA
USAA CASUALTY INSURANCE	949.87	\$66.09	0.07	\$5.00	0.08	171.08	\$72.55	0.42	\$41.71	0.57	178.45	\$19.00	0.11	\$13.14	0.69	1299.40	\$157.64	0.12	\$59.86	0.38
WARNER INSURANCE COMPANY	17.56	(\$0.02)	NA	\$0.00	NA	3.34	\$0.18	0.06	\$0.00	NA	3.34	\$0.05	0.01	\$0.00	NA	24.24	\$0.21	0.01	\$0.00	NA

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TERRITORY 67 Port Huron Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
WEST AMERICAN INSURANCE	74.09	\$7.46	0.10	\$0.00	NA	10.03	\$3.98	0.40	\$3.64	0.92	8.87	\$1.78	0.20	\$3.36	1.88	92.99	\$13.22	0.14	\$7.00	0.53
WESTFIELD INSURANCE COMPANY	1374.73	\$62.26	0.05	\$1.84	0.03	177.50	\$62.83	0.35	\$37.60	0.60	183.24	\$28.56	0.16	\$15.55	0.54	1735.47	\$153.65	0.09	\$54.98	0.36
Mean:	3566.48	\$213.34	0.0838	\$99.91	0.5204	488.31	\$181.02	0.4752	\$116.80	0.9742	531.78	\$69.90	0.1646	\$33.82	0.7028	4563.75	\$459.55	0.1252	\$247.82	1.7433
StDev:	8747.79	\$555.39	0.0533	\$244.34	0.7670	1324.52	\$501.34	0.3967	\$315.45	1.2147	1429.25	\$187.67	0.0894	\$96.24	1.2244	11437.90	\$1,235.75	0.0628	\$635.07	7.5189
Min:	0.00	(\$0.57)	0.0144	\$0.00	0.0097	0.00	(\$0.46)	0.0551	(\$2.60)	0.1895	0.00	(\$0.21)	0.0144	\$0.00	0.0122	0.00	(\$1.24)	0.0088	(\$2.60)	0.0024
Max:	52075.37	\$3,397.26	0.3573	\$1,183.63	3.8053	8823.36	\$3,225.43	3.1305	\$2,126.98	8.0405	9295.56	\$1,118.35	0.441	\$582.11	7.8506	70194.29	\$7,741.04	0.3981	\$3,852.40	52.503

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 68 Monroe City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	2364.88	\$130.79	0.06	\$13.42	0.10	432.60	\$150.18	0.35	\$105.26	0.70	443.23	\$45.40	0.10	\$14.87	0.33	3240.71	\$326.36	0.10	\$133.54	0.41
ALLIED PROPERTY AND CASUALTY	485.68	\$38.82	0.08	\$0.00	NA	86.77	\$27.38	0.32	\$4.48	0.16	93.79	\$10.63	0.11	\$5.12	0.48	666.24	\$76.84	0.12	\$9.60	0.12
ALLSTATE INSURANCE COMPANY	19805.07	\$1,385.07	0.07	\$765.31	0.55	2325.28	\$1,109.05	0.48	\$797.66	0.72	2485.54	\$503.63	0.20	\$216.59	0.43	24615.89	\$2,997.75	0.12	\$1,779.57	0.59
AMERICAN FELLOWSHIP MUTUAL	311.00	\$23.73	0.08	\$0.27	0.01	43.61	\$18.16	0.42	\$13.00	0.72	43.61	\$5.30	0.12	\$3.66	0.69	398.22	\$47.19	0.12	\$16.93	0.36
AMERICAN INSURANCE COMPANY, THE	0.84	\$0.07	0.08	\$0.00	NA	0.21	\$0.08	0.40	\$0.00	NA	0.21	\$0.02	0.11	\$0.00	NA	1.26	\$0.18	0.14	\$0.00	NA
AMERICAN INTERNATIONAL INSURANCE	1250.57	\$80.27	0.06	\$21.18	0.26	214.81	\$80.27	0.37	\$37.79	0.47	223.67	\$26.75	0.12	\$29.67	1.11	1689.05	\$187.29	0.11	\$88.64	0.47
AMEX ASSURANCE COMPANY	127.71	\$16.55	0.13	\$3.67	0.22	39.64	\$10.61	0.27	\$17.83	1.68	39.64	\$2.62	0.07	\$0.59	0.22	206.99	\$29.78	0.14	\$22.09	0.74
AMICA MUTUAL INSURANCE COMPANY	117.01	\$9.42	0.08	\$0.00	NA	14.50	\$7.16	0.49	\$4.68	0.65	20.66	\$2.05	0.10	\$0.15	0.07	152.17	\$18.62	0.12	\$4.82	0.26
AUTO CLUB GROUP INSURANCE	61741.80	\$4,813.79	0.08	\$2,669.36	0.55	9743.46	\$3,887.12	0.40	\$2,594.77	0.67	10353.81	\$1,188.75	0.11	\$729.91	0.61	81839.07	\$9,889.65	0.12	\$5,994.04	0.61
AUTO CLUB INSURANCE ASSOCIATION	34071.96	\$2,833.88	0.08	\$1,697.92	0.60	4996.61	\$2,033.89	0.41	\$1,269.48	0.62	5262.90	\$603.94	0.11	\$325.65	0.54	44331.47	\$5,471.71	0.12	\$3,293.05	0.60
AUTO-OWNERS INSURANCE COMPANY	22297.20	\$972.70	0.04	\$416.64	0.43	2405.80	\$1,010.66	0.42	\$494.09	0.49	2670.75	\$357.34	0.13	\$97.09	0.27	27373.75	\$2,340.70	0.09	\$1,007.81	0.43

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TERRITORY 68 Monroe City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
CINCINNATI INSURANCE COMPANY, THE	269.67	\$15.46	0.06	\$8.85	0.57	40.39	\$16.00	0.40	\$3.53	0.22	40.39	\$4.80	0.12	\$0.11	0.02	350.45	\$36.26	0.10	\$12.49	0.34
CITIZENS INSURANCE COMPANY OF	84898.11	\$4,049.17	0.05	\$2,553.74	0.63	9733.26	\$3,633.56	0.37	\$1,937.77	0.53	10177.40	\$1,380.74	0.14	\$511.22	0.37	104808.77	\$9,063.47	0.09	\$5,002.72	0.55
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$0.33)	NA	\$14.29	NA	0.00	(\$0.16)	NA	\$19.72	NA	0.00	(\$0.10)	NA	\$0.96	NA	0.00	(\$0.59)	NA	\$34.97	NA
DAIRYLAND INSURANCE COMPANY	73.62	\$8.71	0.12	\$0.00	NA	1.66	\$1.33	0.80	\$0.00	NA	1.74	\$0.77	0.44	\$0.00	NA	77.02	\$10.81	0.14	\$0.00	NA
EMCASCO INSURANCE COMPANY	171.15	\$11.66	0.07	\$0.09	0.01	17.83	\$10.42	0.58	\$18.14	1.74	17.83	\$4.41	0.25	\$1.29	0.29	206.81	\$26.48	0.13	\$19.52	0.74
EMPLOYERS MUTUAL CASUALTY	546.49	\$38.80	0.07	\$0.50	0.01	43.14	\$27.29	0.63	\$20.36	0.75	43.72	\$11.00	0.25	\$2.75	0.25	633.35	\$77.09	0.12	\$23.61	0.31
ESURANCE INSURANCE COMPANY	0.96	\$0.52	0.54	\$0.00	NA	0.25	\$0.21	0.83	\$0.00	NA	0.16	\$0.05	0.33	\$0.00	NA	1.37	\$0.78	0.57	\$0.00	NA
FARM BUREAU GENERAL INSURANCE	20529.70	\$867.73	0.04	\$381.73	0.44	1999.00	\$783.32	0.39	\$636.24	0.81	2076.20	\$190.80	0.09	\$183.60	0.96	24604.90	\$1,841.85	0.07	\$1,201.57	0.65
FARM BUREAU MUTUAL INSURANCE	2970.70	\$108.95	0.04	\$7.69	0.07	329.70	\$101.49	0.31	\$47.65	0.47	358.80	\$28.08	0.08	\$22.18	0.79	3659.20	\$238.52	0.07	\$77.52	0.33
FARMERS INSURANCE EXCHANGE	31139.87	\$2,177.30	0.07	\$2,678.12	1.23	3216.93	\$1,693.18	0.53	\$1,075.79	0.64	3230.31	\$577.04	0.18	\$275.72	0.48	37587.11	\$4,447.52	0.12	\$4,029.63	0.91
FEDERAL INSURANCE COMPANY	13.50	\$1.51	0.11	\$0.00	NA	3.00	\$1.22	0.41	\$0.00	NA	3.00	\$0.32	0.11	\$0.00	NA	19.50	\$3.06	0.16	\$0.00	NA

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Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 68 Monroe City

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.61)	NA	0.00	\$0.00	NA	(\$0.15)	NA	0.00	\$0.00	NA	(\$1.77)	NA
FOUNDERS INSURANCE COMPANY	1158.87	\$128.76	0.11	\$29.73	0.23	1.74	\$1.78	1.02	\$0.00	NA	1.74	\$0.74	0.42	\$0.00	NA	1162.35	\$131.28	0.11	\$29.73	0.23
FOUNDERS INSURANCE COMPANY OF	96.97	\$12.80	0.13	\$0.00	NA	1.83	\$1.93	1.05	\$0.00	NA	1.83	\$0.80	0.44	\$2.80	3.49	100.63	\$15.53	0.15	\$2.80	0.18
FRANKENMUTH MUTUAL INSURANCE	3430.00	\$157.12	0.05	\$145.05	0.92	401.00	\$133.52	0.33	\$63.95	0.48	388.00	\$50.02	0.13	\$13.57	0.27	4219.00	\$340.66	0.08	\$222.58	0.65
FREMONT MUTUAL INSURANCE	760.13	\$20.24	0.03	\$0.00	NA	59.23	\$16.82	0.28	\$4.04	0.24	65.73	\$6.16	0.09	\$0.24	0.04	885.09	\$43.21	0.05	\$4.27	0.10
GE PROPERTY & CASUALTY INSURANCE	142.66	\$13.08	0.09	\$2.45	0.19	23.90	\$7.00	0.29	\$3.36	0.48	23.24	\$2.31	0.10	\$4.13	1.79	189.80	\$22.40	0.12	\$9.94	0.44
GEICO INDEMNITY COMPANY	1622.16	\$173.86	0.11	\$457.84	2.63	146.24	\$92.59	0.63	\$45.41	0.49	152.44	\$45.23	0.30	\$14.83	0.33	1920.84	\$311.68	0.16	\$518.08	1.66
GLENS FALLS INSURANCE COMPANY, THE	284.50	\$22.52	0.08	\$0.51	0.02	52.33	\$22.11	0.42	\$11.84	0.54	55.75	\$8.41	0.15	\$0.58	0.07	392.58	\$53.04	0.14	\$12.94	0.24
GRANGE INSURANCE COMPANY OF	54.73	\$4.64	0.08	\$0.00	NA	6.25	\$2.95	0.47	\$0.00	NA	6.75	\$0.71	0.10	\$0.23	0.33	67.73	\$8.30	0.12	\$0.23	0.03
GREAT AMERICAN INSURANCE	27.52	\$2.93	0.11	\$0.00	NA	3.40	\$1.48	0.43	\$0.00	NA	3.40	\$0.68	0.20	\$0.52	0.76	34.32	\$5.08	0.15	\$0.52	0.10
GREAT LAKES CASUALTY INSURANCE	14.10	\$1.21	0.09	\$0.00	NA	3.28	\$1.21	0.37	\$0.00	NA	3.28	\$0.49	0.15	\$0.00	NA	20.66	\$2.91	0.14	\$0.00	NA

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GUARANTY NATIONAL INSURANCE	111.97	\$8.15	0.07	\$0.00	NA	8.99	\$8.39	0.93	\$8.41	1.00	8.98	\$2.29	0.26	\$0.00	NA	129.94	\$18.83	0.14	\$8.41	0.45
HARTFORD CASUALTY INSURANCE	3.44	\$0.44	0.13	\$0.00	NA	0.63	\$0.25	0.39	\$0.00	NA	0.63	\$0.11	0.18	\$0.00	NA	4.70	\$0.80	0.17	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	1578.80	\$89.56	0.06	\$7.83	0.09	249.60	\$80.86	0.32	\$42.25	0.52	278.14	\$26.12	0.09	\$6.89	0.26	2106.54	\$196.53	0.09	\$56.97	0.29
HARTFORD UNDERWRITERS INSURANCE	319.72	\$21.68	0.07	\$0.83	0.04	51.17	\$21.15	0.41	\$25.68	1.21	53.00	\$7.35	0.14	\$3.46	0.47	423.89	\$50.18	0.12	\$29.97	0.60
HASTINGS MUTUAL INSURANCE	1291.43	\$103.09	0.08	\$103.32	1.00	159.00	\$43.46	0.27	\$10.96	0.25	162.50	\$19.70	0.12	\$4.31	0.22	1612.93	\$166.25	0.10	\$118.59	0.71
HOME-OWNERS INSURANCE COMPANY	12378.25	\$511.56	0.04	\$171.29	0.33	1281.55	\$515.01	0.40	\$257.48	0.50	1389.85	\$168.50	0.12	\$68.85	0.41	15049.65	\$1,195.06	0.08	\$497.62	0.42
HORACE MANN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$1.58)	NA	0.00	\$0.00	NA	(\$1.58)	NA
INTEGON NATIONAL INSURANCE	93.31	\$9.41	0.10	\$0.00	NA	8.08	\$5.69	0.70	(\$2.96)	NA	8.08	\$1.62	0.20	\$0.82	0.51	109.47	\$16.72	0.15	(\$2.14)	NA
LUMBERMENS MUTUAL CASUALTY	1.50	\$0.09	0.06	\$0.00	NA	0.25	\$0.11	0.42	\$0.00	NA	0.25	\$0.03	0.14	\$0.00	NA	2.00	\$0.23	0.12	\$0.00	NA
MEEMIC INSURANCE COMPANY	8935.88	\$569.87	0.06	\$314.15	0.55	1455.61	\$558.30	0.38	\$321.16	0.58	1528.98	\$221.75	0.15	\$66.85	0.30	11920.47	\$1,349.91	0.11	\$702.16	0.52
MEMBERSELECT INSURANCE COMPANY	1432.96	\$218.40	0.15	\$9.68	0.04	148.79	\$129.02	0.87	\$100.15	0.78	164.57	\$57.33	0.35	\$46.06	0.80	1746.32	\$404.75	0.23	\$155.90	0.39

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MERASTAR INSURANCE COMPANY	6.00	\$1.26	0.21	\$0.00	NA	1.50	\$0.87	0.58	\$0.00	NA	1.50	\$0.23	0.15	\$0.00	NA	9.00	\$2.37	0.26	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	157.66	\$11.80	0.07	\$0.00	NA	24.48	\$9.30	0.38	\$7.75	0.83	24.74	\$2.66	0.11	\$0.42	0.16	206.88	\$23.76	0.11	\$8.16	0.34
METROPOLITAN GENERAL INSURANCE	12.00	\$0.96	0.08	\$0.00	NA	2.00	\$0.39	0.19	\$0.00	NA	2.00	\$0.12	0.06	\$0.00	NA	16.00	\$1.46	0.09	\$0.00	NA
METROPOLITAN GROUP PROPERTY AND	3263.30	\$206.01	0.06	\$43.02	0.21	456.21	\$219.41	0.48	\$132.17	0.60	467.65	\$84.31	0.18	\$27.54	0.33	4187.16	\$509.73	0.12	\$202.73	0.40
METROPOLITAN PROPERTY AND CASUALTY	157.47	\$8.97	0.06	\$8.82	0.98	25.73	\$7.12	0.28	\$2.95	0.41	27.06	\$2.76	0.10	\$0.15	0.05	210.26	\$18.86	0.09	\$11.92	0.63
MIC GENERAL INSURANCE CORPORATION	1160.27	\$83.41	0.07	\$87.46	1.05	230.65	\$85.68	0.37	\$33.74	0.39	234.79	\$27.26	0.12	\$27.29	1.00	1625.71	\$196.35	0.12	\$148.49	0.76
MICHIGAN AUTOMOBILE INSURANCE	119.46	\$20.78	0.17	\$0.00	NA	8.56	\$10.26	1.20	\$2.15	0.21	9.55	\$2.77	0.29	\$0.31	0.11	137.57	\$33.81	0.25	\$2.46	0.07
MICHIGAN INSURANCE COMPANY	3566.00	\$68.27	0.02	\$5.32	0.08	366.00	\$64.65	0.18	\$32.52	0.50	275.00	\$22.83	0.08	\$7.21	0.32	4207.00	\$155.75	0.04	\$45.05	0.29
MID-CENTURY INSURANCE COMPANY	0.00	(\$0.06)	NA	\$0.00	NA	0.32	\$0.37	1.15	\$0.00	NA	0.32	\$0.14	0.43	\$0.00	NA	0.64	\$0.44	0.69	\$0.00	NA
MODERN SERVICE INSURANCE	5867.71	\$722.84	0.12	\$307.20	0.42	184.20	\$194.14	1.05	\$121.29	0.62	183.56	\$90.39	0.49	\$26.89	0.30	6235.47	\$1,007.37	0.16	\$455.39	0.45
MUTUAL SERVICE CASUALTY	1629.55	\$106.49	0.07	\$7.41	0.07	186.21	\$102.46	0.55	\$59.85	0.58	196.40	\$30.45	0.16	\$17.92	0.59	2012.16	\$239.40	0.12	\$85.19	0.36

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NATIONAL BEN-FRANKLIN INSURANCE	16.00	\$1.05	0.07	\$0.39	0.37	4.00	\$1.25	0.31	\$0.00	NA	4.00	\$0.52	0.13	\$0.00	NA	24.00	\$2.82	0.12	\$0.39	0.14
NATIONAL GENERAL INSURANCE	132.43	\$16.38	0.12	\$0.00	NA	26.80	\$7.70	0.29	\$0.48	0.06	27.66	\$2.45	0.09	\$3.67	1.50	186.89	\$26.54	0.14	\$4.14	0.16
NATIONWIDE INSURANCE COMPANY OF	166.01	\$14.15	0.09	\$5.01	0.35	36.40	\$10.72	0.29	\$6.70	0.62	40.41	\$3.50	0.09	\$0.43	0.12	242.82	\$28.37	0.12	\$12.14	0.43
NATIONWIDE MUTUAL FIRE INSURANCE	2491.12	\$263.75	0.11	\$49.10	0.19	459.07	\$182.53	0.40	\$79.63	0.44	479.05	\$69.62	0.15	\$35.32	0.51	3429.24	\$515.90	0.15	\$164.06	0.32
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.07	NA	0.00	\$0.00	NA	(\$8.61)	NA	0.00	\$0.00	NA	(\$8.54)	NA
NATIONWIDE PROPERTY AND CASUALTY	4.00	\$1.33	0.33	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.00	\$1.33	0.33	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	2243.00	\$304.21	0.14	\$371.32	1.22	63.00	\$70.72	1.12	\$17.38	0.25	66.00	\$27.45	0.42	\$4.72	0.17	2372.00	\$402.37	0.17	\$393.42	0.98
PIONEER STATE MUTUAL INSURANCE	3985.87	\$198.90	0.05	\$9.41	0.05	565.38	\$121.56	0.22	\$105.97	0.87	570.84	\$45.24	0.08	\$12.46	0.28	5122.09	\$365.69	0.07	\$127.83	0.35
PROGRESSIVE MICHIGAN INSURANCE	8076.00	\$751.29	0.09	\$215.47	0.29	1099.00	\$652.32	0.59	\$398.21	0.61	1151.00	\$158.31	0.14	\$60.92	0.38	10326.00	\$1,561.92	0.15	\$674.61	0.43
QBE INSURANCE CORPORATION	1568.64	\$239.62	0.15	\$10.22	0.04	9.58	\$14.11	1.47	\$5.11	0.36	9.58	\$4.17	0.43	\$0.00	NA	1587.80	\$257.90	0.16	\$15.32	0.06
SAFECO INSURANCE COMPANY OF	10.00	\$2.19	0.22	\$0.00	NA	0.50	\$0.38	0.76	\$0.00	NA	0.50	\$0.09	0.17	\$0.00	NA	11.00	\$2.65	0.24	\$0.00	NA

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SAFECO INSURANCE COMPANY OF	22.83	\$2.61	0.11	\$0.00	NA	4.21	\$2.96	0.70	\$1.28	0.43	4.25	\$0.95	0.22	\$2.91	3.05	31.29	\$6.52	0.21	\$4.18	0.64
SECURA INSURANCE, A MUTUAL	17863.23	\$1,084.14	0.06	\$170.67	0.16	2591.44	\$701.90	0.27	\$574.59	0.82	2731.38	\$364.20	0.13	\$190.93	0.52	23186.05	\$2,150.24	0.09	\$936.19	0.44
SECURA SUPREME INSURANCE	408.99	\$46.41	0.11	\$0.00	NA	114.32	\$31.82	0.28	\$5.52	0.17	118.82	\$13.72	0.12	\$0.53	0.04	642.13	\$91.95	0.14	\$6.05	0.07
SOUTHERN MICHIGAN INSURANCE	520.18	\$50.70	0.10	\$4.52	0.09	29.64	\$35.36	1.19	\$17.70	0.50	30.00	\$12.57	0.42	\$6.88	0.55	579.82	\$98.63	0.17	\$29.10	0.30
STATE AUTOMOBILE MUTUAL	654.31	\$45.52	0.07	\$1.64	0.04	103.95	\$42.01	0.40	\$18.70	0.45	112.47	\$15.18	0.14	\$2.81	0.18	870.73	\$102.71	0.12	\$23.15	0.23
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.68)	NA	0.00	\$0.00	NA	\$1.08	NA	0.00	\$0.00	NA	\$0.40	NA
TITAN INDEMNITY COMPANY	3.30	\$0.53	0.16	\$0.00	NA	0.55	\$0.61	1.11	\$0.00	NA	0.55	\$0.15	0.27	\$2.09	13.93	4.40	\$1.29	0.29	\$2.09	1.62
TITAN INSURANCE COMPANY	4970.89	\$693.21	0.14	\$214.18	0.31	190.57	\$220.49	1.16	\$160.10	0.73	195.14	\$88.22	0.45	\$36.88	0.42	5356.60	\$1,001.92	0.19	\$411.16	0.41
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$0.59)	NA	0.00	\$0.00	NA	(\$0.59)	NA
TRUMBULL INSURANCE COMPANY	42.50	\$3.59	0.08	\$0.00	NA	2.75	\$1.80	0.65	\$0.00	NA	2.75	\$0.95	0.34	\$0.00	NA	48.00	\$6.34	0.13	\$0.00	NA
UNITED SERVICES AUTOMOBILE	1887.58	\$128.06	0.07	\$5.01	0.04	377.99	\$153.86	0.41	\$84.33	0.55	389.40	\$37.91	0.10	\$26.67	0.70	2654.97	\$319.83	0.12	\$116.00	0.36

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UNITRIN DIRECT INSURANCE COMPANY	160.71	\$11.23	0.07	\$0.00	NA	18.88	\$7.14	0.38	\$13.04	1.83	18.93	\$3.04	0.16	\$2.82	0.93	198.52	\$21.40	0.11	\$15.86	0.74
USAA CASUALTY INSURANCE	1031.15	\$70.88	0.07	\$1.00	0.01	183.68	\$82.24	0.45	\$25.28	0.31	188.67	\$20.98	0.11	\$3.49	0.17	1403.50	\$174.09	0.12	\$29.76	0.17
WEST AMERICAN INSURANCE	105.35	\$10.39	0.10	\$20.50	1.97	13.05	\$5.82	0.45	\$24.33	4.18	18.05	\$3.12	0.17	\$0.83	0.26	136.45	\$19.33	0.14	\$45.66	2.36
WESTFIELD INSURANCE COMPANY	7544.60	\$323.75	0.04	\$33.89	0.10	972.59	\$367.94	0.38	\$157.17	0.43	1025.26	\$104.90	0.10	\$18.68	0.18	9542.45	\$796.59	0.08	\$209.74	0.26
Mean:	5089.14	\$330.90	0.0972	\$184.83	0.4213	616.72	\$252.00	0.5363	\$154.82	0.6705	631.15	\$85.07	0.1852	\$39.58	0.7709	5992.23	\$637.16	0.1473	\$361.59	0.4783
StDev:	13330.87	\$829.48	0.071	\$550.76	0.5295	1709.56	\$676.10	0.2926	\$418.43	0.5963	1781.48	\$229.22	0.1147	\$112.58	1.8654	16372.69	\$1,693.63	0.0955	\$1,038.34	0.3940
Min:	0.00	(\$0.33)	0.0191	\$0.00	0.0073	0.00	(\$0.16)	0.1766	(\$2.96)	0.0617	0.00	(\$0.10)	0.0575	\$0.00	0.0219	0.00	(\$0.59)	0.0370	(\$8.54)	0.0281
Max:	84898.11	\$4,813.79	0.5427	\$2,678.12	2.6334	9743.46	\$3,887.12	1.4729	\$2,594.77	4.181	10353.81	\$1,380.74	0.4924	\$729.91	13.927	104808.77	\$9,889.65	0.6875	\$5,994.04	2.3619

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 69 Monroe Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	406.94	\$22.06	0.05	\$0.00	NA	69.89	\$20.90	0.30	\$14.01	0.67	75.14	\$7.66	0.10	\$3.08	0.40	551.97	\$50.62	0.09	\$17.09	0.34
ALLIED PROPERTY AND CASUALTY	116.62	\$10.31	0.09	\$0.00	NA	20.27	\$7.15	0.35	\$4.98	0.70	21.27	\$3.19	0.15	\$1.71	0.54	158.16	\$20.66	0.13	\$6.69	0.32
ALLSTATE INSURANCE COMPANY	4459.62	\$309.51	0.07	\$17.37	0.06	472.47	\$226.15	0.48	\$74.94	0.33	537.13	\$103.05	0.19	\$36.65	0.36	5469.22	\$638.71	0.12	\$128.96	0.20
AMERICAN FELLOWSHIP MUTUAL	19.95	\$0.73	0.04	\$0.00	NA	3.49	\$0.99	0.28	\$0.00	NA	3.49	\$0.32	0.09	\$2.14	6.73	26.93	\$2.04	0.08	\$2.14	1.05
AMERICAN INTERNATIONAL INSURANCE	184.45	\$12.13	0.07	\$0.37	0.03	34.01	\$9.97	0.29	\$12.00	1.20	36.12	\$4.53	0.13	\$0.16	0.04	254.58	\$26.63	0.10	\$12.54	0.47
AMEX ASSURANCE COMPANY	41.24	\$5.23	0.13	\$0.00	NA	13.23	\$3.76	0.28	\$4.13	1.10	13.23	\$1.13	0.09	\$0.00	NA	67.70	\$10.12	0.15	\$4.13	0.41
AMICA MUTUAL INSURANCE COMPANY	144.64	\$14.18	0.10	\$12.13	0.86	27.59	\$15.96	0.58	\$7.46	0.47	30.81	\$3.52	0.11	\$0.00	NA	203.04	\$33.66	0.17	\$19.59	0.58
AUTO-OWNERS INSURANCE COMPANY	22297.20	\$972.70	0.04	\$416.64	0.43	2405.80	\$1,010.66	0.42	\$494.09	0.49	2670.75	\$357.34	0.13	\$97.09	0.27	27373.75	\$2,340.70	0.09	\$1,007.81	0.43
BRISTOL WEST INSURANCE COMPANY	463.19	\$39.04	0.08	\$17.90	0.46	50.97	\$37.34	0.73	\$17.60	0.47	51.06	\$9.91	0.19	\$3.08	0.31	565.22	\$86.29	0.15	\$38.58	0.45
CINCINNATI INSURANCE COMPANY, THE	395.47	\$20.06	0.05	\$11.95	0.60	48.53	\$18.79	0.39	\$4.77	0.25	51.53	\$6.78	0.13	\$2.05	0.30	495.53	\$45.63	0.09	\$18.77	0.41
CITIZENS INSURANCE COMPANY OF	15248.93	\$723.61	0.05	\$442.55	0.61	1639.52	\$578.98	0.35	\$288.54	0.50	1746.88	\$229.21	0.13	\$71.72	0.31	18635.33	\$1,531.80	0.08	\$802.81	0.52

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 69 Monroe Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$1.03)	NA	\$0.00	NA	0.00	(\$0.98)	NA	\$6.08	NA	0.00	(\$0.34)	NA	\$1.91	NA	0.00	(\$2.35)	NA	\$7.99	NA
DAIRYLAND INSURANCE COMPANY	9.96	\$1.05	0.11	\$0.00	NA	0.00	\$0.00	NA	\$0.00	NA	0.00	\$0.00	NA	\$0.00	NA	9.96	\$1.05	0.11	\$0.00	NA
EMCASCO INSURANCE COMPANY	6.00	\$0.32	0.05	\$0.00	NA	1.00	\$0.40	0.40	\$0.00	NA	1.00	\$0.18	0.18	\$0.00	NA	8.00	\$0.89	0.11	\$0.00	NA
EMPLOYERS MUTUAL CASUALTY	136.27	\$11.54	0.08	\$0.00	NA	13.40	\$9.05	0.68	\$0.00	NA	13.40	\$4.00	0.30	\$0.79	0.20	163.07	\$24.59	0.15	\$0.79	0.03
FARM BUREAU GENERAL INSURANCE	39840.30	\$1,690.10	0.04	\$1,296.19	0.77	3848.30	\$1,511.30	0.39	\$975.32	0.65	4042.50	\$376.18	0.09	\$307.95	0.82	47731.10	\$3,577.58	0.07	\$2,579.46	0.72
FARM BUREAU MUTUAL INSURANCE	12494.40	\$443.58	0.04	\$162.95	0.37	1319.50	\$371.95	0.28	\$257.53	0.69	1450.40	\$107.89	0.07	\$88.12	0.82	15264.30	\$923.42	0.06	\$508.60	0.55
FOUNDERS INSURANCE COMPANY	226.56	\$26.07	0.12	\$22.96	0.88	0.65	\$0.66	1.01	\$0.00	NA	0.65	\$0.20	0.31	\$0.00	NA	227.86	\$26.93	0.12	\$22.96	0.85
FOUNDERS INSURANCE COMPANY OF	46.66	\$6.85	0.15	\$8.96	1.31	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	46.66	\$6.85	0.15	\$8.96	1.31
FRANKENMUTH MUTUAL INSURANCE	3463.00	\$173.56	0.05	\$20.64	0.12	379.00	\$118.86	0.31	\$68.10	0.57	383.00	\$43.11	0.11	\$37.76	0.88	4225.00	\$335.52	0.08	\$126.50	0.38
FREMONT MUTUAL INSURANCE	74.14	\$1.79	0.02	\$0.00	NA	6.74	\$2.11	0.31	\$1.63	0.77	7.24	\$0.56	0.08	\$0.00	NA	88.12	\$4.47	0.05	\$1.63	0.37
GEICO INDEMNITY COMPANY	39.60	\$6.70	0.17	\$0.00	NA	4.88	\$3.38	0.69	\$1.02	0.30	4.37	\$1.75	0.40	\$0.00	NA	48.85	\$11.83	0.24	\$1.02	0.09

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 69 Monroe Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
GLENS FALLS INSURANCE COMPANY, THE	222.09	\$18.08	0.08	\$9.11	0.50	43.25	\$16.94	0.39	\$3.76	0.22	45.17	\$7.47	0.17	\$0.63	0.08	310.51	\$42.50	0.14	\$13.50	0.32
GRANGE INSURANCE COMPANY OF	6.00	\$0.36	0.06	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.00	\$0.36	0.06	\$0.00	NA
GREAT LAKES CASUALTY INSURANCE	10.86	\$0.84	0.08	\$0.00	NA	1.81	\$0.82	0.45	\$0.00	NA	1.81	\$0.27	0.15	(\$1.28)	NA	14.48	\$1.93	0.13	(\$1.28)	NA
HARLEYSVILLE LAKE STATES INSURANCE	4713.42	\$350.95	0.07	\$70.86	0.20	527.15	\$262.19	0.50	\$173.88	0.66	563.17	\$79.67	0.14	\$43.68	0.55	5803.74	\$692.82	0.12	\$288.42	0.42
HASTINGS MUTUAL INSURANCE	5310.87	\$325.32	0.06	\$718.78	2.21	597.50	\$169.84	0.28	\$92.85	0.55	639.00	\$79.97	0.13	\$23.50	0.29	6547.37	\$575.13	0.09	\$835.13	1.45
HOME-OWNERS INSURANCE COMPANY	12378.25	\$511.56	0.04	\$171.29	0.33	1281.55	\$515.01	0.40	\$257.48	0.50	1389.85	\$168.50	0.12	\$68.85	0.41	15049.65	\$1,195.06	0.08	\$497.62	0.42
INTEGON NATIONAL INSURANCE	108.73	\$8.80	0.08	\$0.00	NA	10.90	\$7.41	0.68	\$16.99	2.29	10.98	\$2.47	0.22	\$0.54	0.22	130.61	\$18.68	0.14	\$17.53	0.94
LIBERTY MUTUAL FIRE INSURANCE	0.00	(\$2.23)	NA	\$0.00	NA	0.31	(\$1.20)	NA	(\$4.14)	NA	0.00	(\$0.60)	NA	\$0.47	NA	0.31	(\$4.03)	NA	(\$3.67)	NA
LUMBERMENS MUTUAL CASUALTY	12.00	\$0.51	0.04	\$0.00	NA	2.00	\$1.07	0.53	\$0.00	NA	2.00	\$0.47	0.23	\$0.00	NA	16.00	\$2.04	0.13	\$0.00	NA
MEEMIC INSURANCE COMPANY	8836.80	\$559.09	0.06	\$169.56	0.30	1433.36	\$554.65	0.39	\$306.78	0.55	1471.73	\$212.87	0.14	\$64.96	0.31	11741.89	\$1,326.61	0.11	\$541.30	0.41
MEMBERSELECT INSURANCE COMPANY	0.91	\$2.67	2.93	\$38.98	14.61	1.00	\$1.42	1.42	\$21.30	15.02	0.50	\$0.64	1.29	\$0.64	1.00	2.41	\$4.73	1.96	\$60.92	12.88

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 69 Monroe Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
METROPOLITAN DIRECT PROPERTY AND	357.80	\$25.97	0.07	\$0.00	NA	54.13	\$18.36	0.34	\$6.78	0.37	54.32	\$6.07	0.11	\$3.95	0.65	466.25	\$50.40	0.11	\$10.73	0.21
METROPOLITAN GROUP PROPERTY AND	3968.88	\$225.52	0.06	\$115.78	0.51	546.54	\$223.25	0.41	\$135.54	0.61	563.96	\$84.70	0.15	\$36.53	0.43	5079.38	\$533.47	0.11	\$287.85	0.54
METROPOLITAN PROPERTY AND CASUALTY	182.47	\$15.96	0.09	\$0.00	NA	26.99	\$8.60	0.32	\$2.01	0.23	28.33	\$2.91	0.10	\$0.08	0.03	237.79	\$27.47	0.12	\$2.09	0.08
MIC GENERAL INSURANCE CORPORATION	744.96	\$62.21	0.08	\$8.88	0.14	127.56	\$59.68	0.47	\$71.06	1.19	130.38	\$18.23	0.14	\$1.62	0.09	1002.90	\$140.11	0.14	\$81.56	0.58
MICHIGAN AUTOMOBILE INSURANCE	129.14	\$23.11	0.18	\$7.54	0.33	7.32	\$7.83	1.07	\$13.71	1.75	7.32	\$2.04	0.28	\$0.00	NA	143.78	\$32.98	0.23	\$21.25	0.64
MICHIGAN INSURANCE COMPANY	5947.00	\$116.25	0.02	\$10.27	0.09	639.00	\$114.55	0.18	\$73.26	0.64	552.00	\$40.20	0.07	\$12.08	0.30	7138.00	\$271.00	0.04	\$95.60	0.35
MICHIGAN MILLERS MUTUAL	3898.90	\$209.18	0.05	\$24.68	0.12	471.26	\$167.02	0.35	\$86.14	0.52	495.71	\$67.76	0.14	\$31.91	0.47	4865.87	\$443.96	0.09	\$142.73	0.32
MODERN SERVICE INSURANCE	1005.73	\$121.43	0.12	\$65.56	0.54	34.82	\$37.84	1.09	\$18.37	0.49	34.98	\$15.85	0.45	\$5.46	0.34	1075.53	\$175.13	0.16	\$89.38	0.51
MUTUAL SERVICE CASUALTY	447.14	\$29.08	0.07	\$1.30	0.04	39.48	\$18.17	0.46	\$6.76	0.37	39.15	\$5.27	0.13	\$3.52	0.67	525.77	\$52.51	0.10	\$11.58	0.22
NATIONAL BEN-FRANKLIN INSURANCE	12.00	\$3.11	0.26	\$0.00	NA	2.83	\$0.96	0.34	\$0.00	NA	2.83	\$0.37	0.13	\$0.00	NA	17.66	\$4.43	0.25	\$0.00	NA
NATIONAL GENERAL INSURANCE	75.42	\$7.90	0.10	\$0.87	0.11	11.93	\$3.38	0.28	\$4.88	1.44	14.26	\$1.57	0.11	\$4.90	3.12	101.61	\$12.85	0.13	\$10.65	0.83

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 69 Monroe Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
NATIONWIDE INSURANCE COMPANY OF	37.98	\$4.06	0.11	\$0.00	NA	7.58	\$2.23	0.29	\$0.00	NA	8.58	\$0.90	0.10	\$0.91	1.01	54.14	\$7.19	0.13	\$0.91	0.13
NATIONWIDE MUTUAL FIRE INSURANCE	1268.47	\$140.08	0.11	\$55.28	0.39	232.94	\$90.99	0.39	\$33.81	0.37	252.97	\$36.03	0.14	\$16.93	0.47	1754.38	\$267.10	0.15	\$106.01	0.40
NATIONWIDE PROPERTY AND CASUALTY	5.50	\$1.90	0.34	\$0.00	NA	1.00	\$0.95	0.95	\$0.00	NA	1.00	\$0.27	0.27	\$0.00	NA	7.50	\$3.12	0.42	\$0.00	NA
NORTH POINTE INSURANCE COMPANY	756.00	\$100.32	0.13	\$14.21	0.14	12.00	\$15.46	1.29	\$11.58	0.75	15.00	\$6.60	0.44	\$0.00	NA	783.00	\$122.38	0.16	\$25.79	0.21
PIONEER STATE MUTUAL INSURANCE	1269.22	\$65.99	0.05	\$3.69	0.06	182.23	\$39.68	0.22	\$13.19	0.33	182.23	\$13.87	0.08	\$7.45	0.54	1633.68	\$119.54	0.07	\$24.32	0.20
PROGRESSIVE MICHIGAN INSURANCE	2945.00	\$183.41	0.06	\$34.81	0.19	242.00	\$135.06	0.56	\$78.30	0.58	253.00	\$35.74	0.14	\$12.51	0.35	3440.00	\$354.20	0.10	\$125.62	0.35
QBE INSURANCE CORPORATION	251.13	\$38.51	0.15	\$15.02	0.39	1.49	\$3.15	2.11	\$0.00	NA	1.50	\$0.82	0.54	\$0.00	NA	254.12	\$42.48	0.17	\$15.02	0.35
ROYAL INSURANCE COMPANY OF	23.32	\$2.03	0.09	\$0.00	NA	3.00	\$2.13	0.71	\$0.00	NA	3.00	\$0.95	0.32	\$0.00	NA	29.32	\$5.10	0.17	\$0.00	NA
SAFECO INSURANCE COMPANY OF	2.80	\$0.27	0.10	\$0.00	NA	0.35	\$0.27	0.76	\$0.00	NA	0.35	\$0.10	0.29	\$0.00	NA	3.50	\$0.63	0.18	\$0.00	NA
SOUTHERN MICHIGAN INSURANCE	225.73	\$14.23	0.06	\$8.59	0.60	14.03	\$8.39	0.60	\$20.29	2.42	12.68	\$2.88	0.23	\$0.00	NA	252.44	\$25.50	0.10	\$28.88	1.13
STATE AUTOMOBILE MUTUAL	361.54	\$25.17	0.07	\$3.17	0.13	52.80	\$19.52	0.37	\$4.35	0.22	62.59	\$8.06	0.13	\$4.60	0.57	476.93	\$52.75	0.11	\$12.11	0.23

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 69 Monroe Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
STATE FARM FIRE AND CASUALTY	149.70	\$22.98	0.15	\$0.00	NA	13.57	\$10.92	0.81	\$1.90	0.17	16.88	\$2.79	0.17	\$1.75	0.63	180.15	\$36.70	0.20	\$3.65	0.10
STATE FARM MUTUAL AUTOMOBILE	103332.53	\$7,617.55	0.07	\$3,717.60	0.49	14060.27	\$5,309.15	0.38	\$3,508.75	0.66	15139.05	\$1,456.05	0.10	\$1,002.78	0.69	132531.85	\$14,382.74	0.11	\$8,229.12	0.57
TITAN INSURANCE COMPANY	3337.72	\$471.85	0.14	\$739.47	1.57	90.89	\$99.62	1.10	\$35.85	0.36	93.71	\$36.70	0.39	\$17.96	0.49	3522.32	\$608.17	0.17	\$793.28	1.30
UNITED SERVICES AUTOMOBILE	251.80	\$18.69	0.07	\$47.01	2.52	51.61	\$18.74	0.36	\$2.64	0.14	57.54	\$4.55	0.08	\$1.03	0.23	360.95	\$41.98	0.12	\$50.67	1.21
UNITRIN DIRECT INSURANCE COMPANY	71.13	\$5.91	0.08	\$0.00	NA	6.68	\$2.76	0.41	\$0.00	NA	6.68	\$1.11	0.17	\$0.00	NA	84.49	\$9.78	0.12	\$0.00	NA
USAA CASUALTY INSURANCE	125.98	\$9.20	0.07	\$2.23	0.24	25.69	\$11.20	0.44	\$13.29	1.19	26.35	\$2.86	0.11	\$0.65	0.23	178.02	\$23.26	0.13	\$16.17	0.70
WEST AMERICAN INSURANCE	47.25	\$3.96	0.08	\$26.02	6.56	7.00	\$3.07	0.44	\$0.00	NA	8.33	\$1.49	0.18	\$0.44	0.30	62.58	\$8.52	0.14	\$26.46	3.10
WESTFIELD INSURANCE COMPANY	3798.25	\$187.79	0.05	\$263.48	1.40	472.10	\$171.94	0.36	\$59.77	0.35	500.92	\$68.71	0.14	\$14.54	0.21	4771.27	\$428.44	0.09	\$337.80	0.79
WOLVERINE MUTUAL INSURANCE	14.00	\$0.70	0.05	\$0.00	NA	2.00	\$0.60	0.30	(\$0.08)	NA	2.00	\$0.21	0.11	\$0.00	NA	18.00	\$1.52	0.08	(\$0.08)	NA
Mean:	4168.12	\$250.32	0.1334	\$137.10	1.0565	511.28	\$194.85	0.5379	\$117.79	1.0027	545.67	\$60.28	0.1951	\$32.87	0.6495	5192.04	\$497.48	0.1571	\$283.06	0.8113
StDev:	14063.24	\$975.34	0.3653	\$502.68	2.4912	1866.70	\$707.30	0.3431	\$462.65	2.2204	2008.00	\$196.30	0.1779	\$132.67	1.0880	17859.36	\$1,862.07	0.2399	\$1,079.60	1.7933
Min:	0.00	(\$2.23)	0.0195	\$0.00	0.0305	0.00	(\$1.20)	0.1793	(\$4.14)	0.1408	0.00	(\$0.60)	0.0728	\$0.00	0.0278	0.00	(\$4.03)	0.038	(\$3.67)	0.0321
Max:	103332.53	\$7,617.55	2.933	\$3,717.60	14.605	14060.27	\$5,309.15	2.1114	\$3,508.75	15.022	15139.05	\$1,456.05	1.286	\$1,002.78	6.7327	132531.85	\$14,382.74	1.9627	\$8,229.12	12.880

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
AIU INSURANCE COMPANY	1868.01	\$81.49	0.04	\$707.16	6.68	341.44	\$98.43	0.29	\$90.56	0.92	361.01	\$34.07	0.09	\$14.70	0.43	2570.46	\$214.00	0.08	\$812.42	3.80
ALLIED PROPERTY AND CASUALTY	7840.85	\$517.94	0.07	\$240.88	0.47	1306.58	\$400.29	0.31	\$251.87	0.63	1407.27	\$134.58	0.10	\$63.60	0.47	10554.70	\$1,052.81	0.10	\$556.36	0.53
ALLSTATE INSURANCE COMPANY	31542.09	\$1,837.68	0.06	\$1,458.41	0.79	3973.59	\$1,541.14	0.39	\$873.64	0.57	4298.98	\$740.19	0.17	\$237.91	0.32	39814.66	\$4,119.01	0.10	\$2,569.96	0.62
AMERICAN INTERNATIONAL INSURANCE	1222.51	\$60.54	0.05	\$106.56	1.76	190.66	\$54.00	0.28	\$39.90	0.74	205.40	\$22.66	0.11	\$11.99	0.53	1618.57	\$137.21	0.08	\$158.45	1.15
AMEX ASSURANCE COMPANY	469.99	\$47.45	0.10	\$3.87	0.08	135.48	\$39.36	0.29	\$29.96	0.76	139.73	\$13.11	0.09	\$6.37	0.49	745.20	\$99.91	0.13	\$40.20	0.40
AMICA MUTUAL INSURANCE COMPANY	321.55	\$28.74	0.09	\$309.00	10.75	49.47	\$22.59	0.46	\$3.99	0.18	55.65	\$5.68	0.10	\$7.79	1.37	426.67	\$57.01	0.13	\$320.78	5.63
ARGONAUT INSURANCE COMPANY	1.20	\$0.28	0.24	\$0.00	NA	0.24	\$0.29	1.20	\$0.00	NA	0.24	\$0.04	0.18	\$0.00	NA	1.68	\$0.62	0.37	\$0.00	NA
AUTO CLUB GROUP INSURANCE	2555.71	\$211.64	0.08	\$44.62	0.21	408.19	\$181.59	0.44	\$115.00	0.63	431.64	\$58.29	0.14	\$46.93	0.81	3395.54	\$451.51	0.13	\$206.54	0.46
AUTO CLUB INSURANCE ASSOCIATION	4039.14	\$369.06	0.09	\$112.09	0.30	593.14	\$278.42	0.47	\$179.50	0.64	612.23	\$84.40	0.14	\$72.79	0.86	5244.51	\$731.87	0.14	\$364.38	0.50
AUTO-OWNERS INSURANCE COMPANY	18562.30	\$733.58	0.04	\$293.85	0.40	2021.20	\$737.08	0.36	\$379.38	0.51	2186.10	\$265.19	0.12	\$69.36	0.26	22769.60	\$1,735.85	0.08	\$742.58	0.43
CINCINNATI INSURANCE COMPANY, THE	0.00	\$0.01	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.01	NA	\$0.00	NA

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 70 Benton Harbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
CITIZENS INSURANCE COMPANY OF	48104.08	\$1,927.96	0.04	\$1,379.23	0.72	5451.52	\$1,610.69	0.30	\$1,121.94	0.70	5712.13	\$631.25	0.11	\$334.03	0.53	59267.73	\$4,169.89	0.07	\$2,835.20	0.68
CONTINENTAL INSURANCE COMPANY, THE	0.16	(\$0.18)	NA	\$0.00	NA	1.00	\$0.19	0.19	\$2.38	12.26	1.00	\$0.09	0.09	\$0.00	NA	2.16	\$0.11	0.05	\$2.38	21.05
DAIRYLAND INSURANCE COMPANY	3316.32	\$441.68	0.13	\$93.85	0.21	99.89	\$92.69	0.93	\$85.85	0.93	101.23	\$42.78	0.42	\$15.01	0.35	3517.44	\$577.15	0.16	\$194.72	0.34
EMCASCO INSURANCE COMPANY	164.90	\$12.36	0.07	\$0.65	0.05	18.42	\$7.29	0.40	\$5.51	0.76	18.42	\$2.50	0.14	\$0.00	NA	201.74	\$22.14	0.11	\$6.16	0.28
EMPLOYERS MUTUAL CASUALTY	154.63	\$10.22	0.07	\$9.08	0.89	17.59	\$8.06	0.46	\$12.67	1.57	17.59	\$2.67	0.15	\$5.29	1.98	189.81	\$20.95	0.11	\$27.03	1.29
FARM BUREAU GENERAL INSURANCE	7475.30	\$330.81	0.04	\$40.94	0.12	752.40	\$326.17	0.43	\$179.98	0.55	798.00	\$94.25	0.12	\$74.43	0.79	9025.70	\$751.23	0.08	\$295.35	0.39
FARM BUREAU MUTUAL INSURANCE	1108.80	\$41.80	0.04	\$2.10	0.05	114.60	\$33.63	0.29	\$14.54	0.43	124.40	\$11.57	0.09	\$2.56	0.22	1347.80	\$87.00	0.06	\$19.19	0.22
FARMERS INSURANCE EXCHANGE	423.48	\$46.13	0.11	\$30.56	0.66	47.21	\$22.20	0.47	\$18.93	0.85	48.06	\$13.29	0.28	\$1.21	0.09	518.75	\$81.62	0.16	\$50.70	0.62
FEDERAL INSURANCE COMPANY	6.00	\$0.89	0.15	\$0.00	NA	2.00	\$1.26	0.63	\$0.00	NA	2.00	\$0.35	0.17	\$0.00	NA	10.00	\$2.50	0.25	\$0.00	NA
FOUNDERS INSURANCE COMPANY OF	716.48	\$81.70	0.11	\$1.65	0.02	1.16	\$1.44	1.24	\$0.00	NA	1.74	\$0.81	0.47	\$0.00	NA	719.38	\$83.96	0.12	\$1.65	0.02
FRANKENMUTH MUTUAL INSURANCE	113.00	\$5.38	0.05	\$0.00	NA	18.00	\$5.92	0.33	\$6.03	1.02	12.00	\$2.41	0.20	\$0.00	NA	143.00	\$13.71	0.10	\$6.03	0.44

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TERRITORY 70 Benton Harbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FREMONT MUTUAL INSURANCE	350.03	\$8.52	0.02	\$0.93	0.11	24.73	\$6.05	0.24	\$1.42	0.23	27.73	\$2.70	0.10	\$0.00	NA	402.49	\$17.27	0.04	\$2.35	0.14
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$0.06)	NA	\$0.00	NA	0.00	\$0.01	NA	\$0.22	15.36	0.00	\$0.01	NA	\$0.00	NA	0.00	(\$0.04)	NA	\$0.22	NA
GEICO INDEMNITY COMPANY	375.42	\$52.34	0.14	\$2.47	0.05	61.19	\$36.33	0.59	\$8.76	0.24	66.87	\$18.71	0.28	\$0.60	0.03	503.48	\$107.38	0.21	\$11.83	0.11
GLENS FALLS INSURANCE COMPANY, THE	206.74	\$12.74	0.06	\$0.00	NA	37.74	\$12.36	0.33	\$1.70	0.14	45.42	\$5.17	0.11	\$0.74	0.14	289.90	\$30.27	0.10	\$2.45	0.08
GRANGE INSURANCE COMPANY OF	176.46	\$9.35	0.05	\$0.00	NA	27.16	\$9.10	0.33	\$5.86	0.64	28.66	\$3.25	0.11	\$0.00	NA	232.28	\$21.70	0.09	\$5.86	0.27
GREAT AMERICAN INSURANCE	68.07	\$7.65	0.11	\$1.45	0.19	12.12	\$5.64	0.47	\$1.52	0.27	14.79	\$2.71	0.18	\$0.00	NA	94.98	\$15.99	0.17	\$2.96	0.19
GREAT LAKES CASUALTY INSURANCE	508.25	\$31.70	0.06	\$1.67	0.05	78.19	\$28.70	0.37	\$18.80	0.66	80.81	\$10.77	0.13	\$7.39	0.69	667.25	\$71.17	0.11	\$27.85	0.39
GREAT NORTHERN INSURANCE	21.00	\$2.26	0.11	\$0.00	NA	7.00	\$2.52	0.36	\$3.15	1.25	7.00	\$0.81	0.12	\$0.00	NA	35.00	\$5.58	0.16	\$3.15	0.56
GUARANTY NATIONAL INSURANCE	51.97	\$3.87	0.07	\$0.00	NA	7.73	\$3.07	0.40	\$2.20	0.72	7.74	\$1.76	0.23	\$3.71	2.10	67.44	\$8.69	0.13	\$5.91	0.68
HARLEYSVILLE LAKE STATES INSURANCE	137.26	\$9.33	0.07	\$0.00	NA	14.92	\$7.28	0.49	\$0.00	NA	13.69	\$2.38	0.17	\$0.00	NA	165.87	\$18.98	0.11	\$0.00	NA
HARTFORD INSURANCE COMPANY OF	1326.79	\$77.99	0.06	\$51.30	0.66	203.73	\$65.98	0.32	\$97.41	1.48	231.21	\$18.86	0.08	\$13.73	0.73	1761.73	\$162.83	0.09	\$162.44	1.00

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TERRITORY 70 Benton Harbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
HASTINGS MUTUAL INSURANCE	206.07	\$19.15	0.09	\$68.40	3.57	24.50	\$8.71	0.36	\$1.66	0.19	24.50	\$3.29	0.13	\$1.35	0.41	255.07	\$31.14	0.12	\$71.40	2.29
HOME-OWNERS INSURANCE COMPANY	6738.20	\$224.01	0.03	\$558.66	2.49	744.50	\$221.97	0.30	\$148.32	0.67	785.50	\$73.33	0.09	\$13.92	0.19	8268.20	\$519.31	0.06	\$720.89	1.39
HORACE MANN INSURANCE COMPANY	165.14	\$12.55	0.08	\$0.00	NA	10.08	\$3.80	0.38	\$2.30	0.60	10.08	\$1.94	0.19	\$3.74	1.93	185.30	\$18.29	0.10	\$6.04	0.33
INTEGON NATIONAL INSURANCE	1116.20	\$81.66	0.07	\$11.61	0.14	101.22	\$43.76	0.43	\$55.43	1.27	107.82	\$17.89	0.17	\$17.82	1.00	1325.24	\$143.31	0.11	\$84.86	0.59
LIBERTY MUTUAL FIRE INSURANCE	0.00	(\$2.08)	NA	\$14.82	NA	4.54	\$0.52	0.11	\$58.82	114.21	1.99	\$0.08	0.04	\$16.36	218.11	6.53	(\$1.49)	NA	\$90.00	NA
LUMBERMENS MUTUAL CASUALTY	124.60	\$6.47	0.05	\$0.00	NA	13.55	\$3.99	0.29	\$15.17	3.80	15.14	\$2.05	0.14	\$18.00	8.79	153.29	\$12.51	0.08	\$33.17	2.65
MEEMIC INSURANCE COMPANY	1385.55	\$80.40	0.06	\$0.95	0.01	204.39	\$63.20	0.31	\$41.16	0.65	206.97	\$27.63	0.13	\$6.82	0.25	1796.91	\$171.22	0.10	\$48.93	0.29
MEMBERSELECT INSURANCE COMPANY	40.44	\$6.62	0.16	\$1.00	0.15	8.24	\$5.55	0.67	\$3.31	0.60	8.41	\$3.05	0.36	\$0.00	NA	57.09	\$15.21	0.27	\$4.31	0.28
MERASTAR INSURANCE COMPANY	22.24	\$2.22	0.10	\$0.00	NA	4.53	\$1.72	0.38	\$0.00	NA	4.53	\$0.51	0.11	\$0.00	NA	31.30	\$4.44	0.14	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	399.21	\$20.38	0.05	\$1.62	0.08	55.39	\$15.66	0.28	\$13.55	0.87	62.46	\$6.63	0.11	\$0.70	0.10	517.06	\$42.67	0.08	\$15.87	0.37
METROPOLITAN GROUP PROPERTY AND	1274.73	\$92.41	0.07	\$47.42	0.51	181.29	\$76.32	0.42	\$46.69	0.61	184.55	\$29.89	0.16	\$10.31	0.34	1640.57	\$198.62	0.12	\$104.42	0.53

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	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
METROPOLITAN PROPERTY AND CASUALTY	313.90	\$14.61	0.05	\$0.00	NA	37.55	\$9.01	0.24	\$7.36	0.82	41.32	\$3.01	0.07	\$0.40	0.13	392.77	\$26.64	0.07	\$7.76	0.29
MIC GENERAL INSURANCE CORPORATION	134.69	\$8.26	0.06	\$0.00	NA	23.86	\$9.48	0.40	\$1.81	0.19	23.81	\$2.31	0.10	\$6.39	2.77	182.36	\$20.05	0.11	\$8.21	0.41
MICHIGAN AUTOMOBILE INSURANCE	412.71	\$56.63	0.14	\$7.83	0.14	33.49	\$25.24	0.75	\$1.97	0.08	33.49	\$6.92	0.21	\$10.10	1.46	479.69	\$88.78	0.19	\$19.89	0.22
MICHIGAN INSURANCE COMPANY	12225.00	\$153.45	0.01	\$3.74	0.02	1401.00	\$162.63	0.12	\$75.12	0.46	1330.00	\$59.49	0.04	\$30.72	0.52	14956.00	\$375.57	0.03	\$109.58	0.29
MICHIGAN MILLERS MUTUAL	541.67	\$24.40	0.05	\$0.00	NA	67.67	\$17.17	0.25	\$13.78	0.80	75.75	\$9.95	0.13	\$5.58	0.56	685.09	\$51.52	0.08	\$19.37	0.38
MID-CENTURY INSURANCE COMPANY	0.00	\$0.00	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$0.00	NA
MODERN SERVICE INSURANCE	1069.99	\$121.40	0.11	\$26.31	0.22	32.64	\$27.21	0.83	\$12.17	0.45	32.49	\$12.35	0.38	\$0.94	0.08	1135.12	\$160.95	0.14	\$39.42	0.24
MUTUAL SERVICE CASUALTY	382.19	\$32.04	0.08	\$2.84	0.09	33.40	\$20.15	0.60	\$26.72	1.33	33.30	\$4.28	0.13	\$3.80	0.89	448.89	\$56.47	0.13	\$33.36	0.59
NATIONAL GENERAL INSURANCE	74.93	\$7.59	0.10	\$0.00	NA	16.06	\$4.79	0.30	\$0.00	NA	17.55	\$1.41	0.08	\$0.00	NA	108.54	\$13.79	0.13	\$0.00	NA
NATIONWIDE INSURANCE COMPANY OF	2218.49	\$130.16	0.06	\$27.51	0.21	443.92	\$124.01	0.28	\$114.48	0.92	470.24	\$35.97	0.08	\$22.31	0.62	3132.65	\$290.15	0.09	\$164.29	0.57
NATIONWIDE MUTUAL FIRE INSURANCE	3704.64	\$340.17	0.09	\$62.46	0.18	834.77	\$309.97	0.37	\$190.09	0.61	881.85	\$107.36	0.12	\$25.40	0.24	5421.26	\$757.50	0.14	\$277.95	0.37

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	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
NORTH POINTE INSURANCE COMPANY	4504.00	\$529.51	0.12	\$110.91	0.21	79.00	\$75.01	0.95	\$18.99	0.25	82.00	\$32.27	0.39	\$15.38	0.48	4665.00	\$636.78	0.14	\$145.27	0.23
NORTHERN INSURANCE COMPANY OF	2.50	\$0.14	0.06	\$0.00	NA	0.50	\$0.16	0.32	\$1.29	7.94	0.50	\$0.03	0.07	\$0.00	NA	3.50	\$0.34	0.10	\$1.29	3.80
PARTNERS MUTUAL INSURANCE	5.74	\$0.00	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.74	\$0.00	NA	\$0.00	NA
PHARMACISTS MUTUAL INSURANCE	30.49	\$1.38	0.05	\$0.66	0.48	7.83	\$1.19	0.15	\$14.57	12.30	3.92	\$0.58	0.15	\$0.00	NA	42.24	\$3.15	0.07	\$15.23	4.84
PIONEER STATE MUTUAL INSURANCE	195.30	\$10.85	0.06	\$0.00	NA	27.27	\$7.43	0.27	\$2.77	0.37	27.27	\$3.15	0.12	\$2.04	0.65	249.84	\$21.42	0.09	\$4.81	0.22
PROGRESSIVE MICHIGAN INSURANCE	20429.00	\$1,377.27	0.07	\$902.32	0.66	2190.00	\$953.92	0.44	\$526.78	0.55	2254.00	\$311.23	0.14	\$172.34	0.55	24873.00	\$2,642.41	0.11	\$1,601.44	0.61
PRUDENTIAL GENERAL INSURANCE	53.48	\$4.78	0.09	\$0.00	NA	5.58	\$2.49	0.45	\$0.00	NA	5.48	\$1.70	0.31	\$0.75	0.44	64.54	\$8.97	0.14	\$0.75	0.08
PRUDENTIAL PROPERTY AND CASUALTY	4562.99	\$245.57	0.05	\$174.71	0.71	571.78	\$159.06	0.28	\$88.48	0.56	570.71	\$94.41	0.17	\$73.08	0.77	5705.48	\$499.03	0.09	\$336.27	0.67
QBE INSURANCE CORPORATION	22.75	\$3.18	0.14	\$0.25	0.08	1.33	\$1.51	1.14	\$1.06	0.70	1.33	\$0.45	0.34	\$0.00	NA	25.41	\$5.15	0.20	\$1.31	0.25
RESPONSE WORLDWIDE INSURANCE	2.00	\$0.17	0.08	\$0.00	NA	0.50	\$0.19	0.37	\$0.00	NA	0.50	\$0.09	0.17	\$0.00	NA	3.00	\$0.44	0.15	\$0.00	NA
SAFECO INSURANCE COMPANY OF	257.00	\$27.07	0.11	\$100.34	3.71	40.06	\$18.40	0.46	\$13.06	0.71	62.04	\$6.64	0.11	\$1.13	0.17	359.10	\$52.11	0.15	\$114.53	2.20

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SOUTHERN MICHIGAN INSURANCE	86.06	\$7.55	0.09	\$0.50	0.07	5.42	\$3.46	0.64	\$9.95	2.88	5.43	\$1.83	0.34	\$0.00	NA	96.91	\$12.84	0.13	\$10.45	0.81
STANDARD FIRE INSURANCE COMPANY, THE	157.35	\$11.64	0.07	\$0.58	0.05	26.41	\$9.14	0.35	\$3.79	0.42	17.38	\$3.30	0.19	\$0.00	NA	201.14	\$24.08	0.12	\$4.37	0.18
STATE AUTOMOBILE MUTUAL	5.18	\$0.45	0.09	\$0.00	NA	0.67	\$0.49	0.73	\$0.00	NA	0.67	\$0.21	0.32	\$0.00	NA	6.52	\$1.16	0.18	\$0.00	NA
STATE FARM FIRE AND CASUALTY	938.79	\$118.44	0.13	\$23.17	0.20	117.70	\$75.60	0.64	\$40.21	0.53	126.39	\$18.87	0.15	\$13.61	0.72	1182.88	\$212.92	0.18	\$77.00	0.36
STATE FARM MUTUAL AUTOMOBILE	374102.60	\$20,718.37	0.06	\$14,149.24	0.68	50256.59	\$14,935.76	0.30	\$10,648.56	0.71	54321.63	\$4,953.75	0.09	\$3,952.32	0.80	478680.82	\$40,607.89	0.08	\$28,750.11	0.71
TEACHERS INSURANCE COMPANY	16.30	\$1.16	0.07	\$3.50	3.02	3.16	\$1.33	0.42	\$0.00	NA	3.16	\$0.63	0.20	\$0.00	NA	22.62	\$3.12	0.14	\$3.50	1.12
TITAN INSURANCE COMPANY	3694.21	\$521.69	0.14	\$277.54	0.53	91.63	\$77.43	0.85	\$64.59	0.83	81.72	\$26.48	0.32	\$22.45	0.85	3867.56	\$625.61	0.16	\$364.57	0.58
TRAVELERS INDEMNITY COMPANY OF	196.75	\$13.18	0.07	\$0.50	0.04	42.22	\$12.39	0.29	\$7.54	0.61	25.66	\$4.38	0.17	\$0.00	NA	264.63	\$29.94	0.11	\$8.04	0.27
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$17.10	NA	0.00	\$0.00	NA	\$0.51	NA	0.00	\$0.00	NA	\$17.61	NA
TRUMBULL INSURANCE COMPANY	62.28	\$6.10	0.10	\$0.00	NA	5.66	\$3.24	0.57	\$0.11	0.03	7.16	\$1.91	0.27	\$0.00	NA	75.10	\$11.25	0.15	\$0.11	0.01
UNITED SERVICES AUTOMOBILE	3232.45	\$186.48	0.06	\$26.00	0.14	645.64	\$242.47	0.38	\$73.79	0.30	683.44	\$64.01	0.09	\$36.73	0.57	4561.53	\$492.96	0.11	\$136.52	0.28

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
UNITRIN DIRECT INSURANCE COMPANY	264.73	\$15.21	0.06	\$0.00	NA	19.58	\$9.22	0.47	\$0.00	NA	19.59	\$5.95	0.30	\$0.00	NA	303.90	\$30.39	0.10	\$0.00	NA
USAA CASUALTY INSURANCE	1632.44	\$102.19	0.06	\$35.21	0.34	319.89	\$138.90	0.43	\$42.04	0.30	328.27	\$38.07	0.12	\$11.13	0.29	2280.60	\$279.15	0.12	\$88.38	0.32
WEST AMERICAN INSURANCE	198.71	\$14.25	0.07	\$1.64	0.11	30.53	\$7.79	0.26	\$8.10	1.04	41.78	\$4.15	0.10	\$2.26	0.54	271.02	\$26.19	0.10	\$12.00	0.46
WESTFIELD INSURANCE COMPANY	877.65	\$41.01	0.05	\$0.00	NA	100.42	\$38.09	0.38	\$13.56	0.36	103.75	\$14.76	0.14	\$2.65	0.18	1081.82	\$93.87	0.09	\$16.21	0.17
WOLVERINE MUTUAL INSURANCE	10303.45	\$488.84	0.05	\$625.63	1.28	1266.36	\$403.70	0.32	\$241.36	0.60	1336.71	\$168.84	0.13	\$85.23	0.50	12906.52	\$1,061.38	0.08	\$952.22	0.90
Mean:	7303.87	\$405.95	0.079	\$273.58	0.9107	963.93	\$303.45	0.4415	\$205.32	3.0859	1031.91	\$106.26	0.1672	\$70.59	4.9826	9137.62	\$795.72	0.1210	\$536.06	1.0799
StDev:	41871.79	\$2,311.34	0.0366	\$1,583.55	1.9823	5679.20	\$1,691.31	0.2285	\$1,202.80	14.067	6136.67	\$564.70	0.0935	\$445.30	30.161	53216.46	\$4,510.73	0.0513	\$3,189.66	2.6838
Min:	0.00	(\$2.08)	0.0126	\$0.00	0.0118	0.00	\$0.00	0.1134	\$0.00	0.0331	0.00	\$0.00	0.0377	\$0.00	0.0321	0.00	(\$1.49)	0.0251	\$0.00	0.0095
Max:	374102.60	\$20,718.37	0.235	\$14,149.24	10.752	50256.59	\$14,935.76	1.244	\$10,648.56	114.21	54321.63	\$4,953.75	0.4655	\$3,952.32	218.11	478680.82	\$40,607.89	0.3661	\$28,750.11	21.053

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
AIU INSURANCE COMPANY	1003.82	\$39.12	0.04	\$8.50	0.22	178.25	\$44.80	0.25	\$28.54	0.64	190.05	\$18.33	0.10	\$20.02	1.09	1372.12	\$102.24	0.07	\$57.06	0.56
ALLIED PROPERTY AND CASUALTY	2867.71	\$190.66	0.07	\$32.00	0.17	482.80	\$144.13	0.30	\$56.76	0.39	520.91	\$47.45	0.09	\$13.17	0.28	3871.42	\$382.24	0.10	\$101.93	0.27
ALLSTATE INSURANCE COMPANY	18640.96	\$1,052.26	0.06	\$492.69	0.47	2263.18	\$817.64	0.36	\$434.27	0.53	2504.39	\$398.50	0.16	\$116.18	0.29	23408.53	\$2,268.40	0.10	\$1,043.14	0.46
AMERICAN FELLOWSHIP MUTUAL	13.30	\$0.65	0.05	\$0.00	NA	2.50	\$0.54	0.22	\$0.00	NA	2.50	\$0.27	0.11	\$0.00	NA	18.30	\$1.46	0.08	\$0.00	NA
AMERICAN INSURANCE COMPANY, THE	8.00	\$0.81	0.10	\$1.00	1.24	2.00	\$1.06	0.53	\$0.00	NA	2.00	\$0.36	0.18	\$0.00	NA	12.00	\$2.23	0.19	\$1.00	0.45
AMERICAN INTERNATIONAL INSURANCE	1052.38	\$52.08	0.05	\$84.84	1.63	157.63	\$42.30	0.27	\$12.08	0.29	166.84	\$18.11	0.11	\$5.30	0.29	1376.85	\$112.49	0.08	\$102.21	0.91
AMEX ASSURANCE COMPANY	315.98	\$31.69	0.10	\$1.88	0.06	92.64	\$28.67	0.31	\$25.57	0.89	96.72	\$9.16	0.09	\$3.33	0.36	505.34	\$69.52	0.14	\$30.78	0.44
AMICA MUTUAL INSURANCE COMPANY	402.52	\$32.38	0.08	\$1.29	0.04	78.22	\$28.01	0.36	\$7.25	0.26	73.50	\$5.45	0.07	\$6.36	1.17	554.24	\$65.84	0.12	\$14.89	0.23
AUTO-OWNERS INSURANCE COMPANY	39584.60	\$1,516.73	0.04	\$1,040.30	0.69	3950.20	\$1,293.01	0.33	\$824.63	0.64	4433.40	\$474.27	0.11	\$173.92	0.37	47968.20	\$3,284.01	0.07	\$2,038.85	0.62
BRISTOL WEST INSURANCE COMPANY	889.45	\$47.45	0.05	\$16.56	0.35	87.65	\$60.77	0.69	\$37.38	0.62	93.40	\$17.51	0.19	\$10.58	0.60	1070.50	\$125.73	0.12	\$64.51	0.51
CINCINNATI INSURANCE COMPANY, THE	579.37	\$26.57	0.05	\$4.01	0.15	77.00	\$24.67	0.32	\$4.53	0.18	84.36	\$8.12	0.10	\$0.45	0.06	740.73	\$59.36	0.08	\$8.99	0.15

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
CITIZENS INSURANCE COMPANY OF	26487.78	\$1,071.34	0.04	\$184.59	0.17	2854.42	\$820.16	0.29	\$519.09	0.63	3045.55	\$334.25	0.11	\$144.33	0.43	32387.75	\$2,225.74	0.07	\$848.01	0.38
CONTINENTAL INSURANCE COMPANY, THE	0.00	(\$0.15)	NA	\$25.00	NA	0.00	(\$0.08)	NA	\$1.01	NA	0.00	(\$0.04)	NA	\$0.06	NA	0.00	(\$0.27)	NA	\$26.07	NA
DAIRYLAND INSURANCE COMPANY	629.44	\$84.28	0.13	\$0.68	0.01	13.65	\$13.11	0.96	\$4.08	0.31	13.65	\$5.95	0.44	\$0.00	NA	656.74	\$103.34	0.16	\$4.75	0.05
EMCASCO INSURANCE COMPANY	10.38	\$1.44	0.14	\$0.00	NA	2.00	\$0.68	0.34	\$0.00	NA	2.00	\$0.31	0.15	\$0.00	NA	14.38	\$2.43	0.17	\$0.00	NA
EMPLOYERS MUTUAL CASUALTY	214.80	\$16.62	0.08	\$0.73	0.04	10.98	\$5.64	0.51	\$0.00	NA	12.40	\$2.18	0.18	\$0.00	NA	238.18	\$24.44	0.10	\$0.73	0.03
FARM BUREAU GENERAL INSURANCE	16861.30	\$647.56	0.04	\$226.97	0.35	1741.90	\$449.70	0.26	\$383.55	0.85	1846.30	\$182.27	0.10	\$109.07	0.60	20449.50	\$1,279.53	0.06	\$719.60	0.56
FARM BUREAU MUTUAL INSURANCE	8971.00	\$309.52	0.03	\$52.66	0.17	950.40	\$180.98	0.19	\$99.26	0.55	1028.90	\$86.16	0.08	\$38.74	0.45	10950.30	\$576.66	0.05	\$190.67	0.33
FEDERAL INSURANCE COMPANY	6.00	\$0.61	0.10	\$0.00	NA	1.00	\$0.20	0.20	\$0.00	NA	1.00	\$0.04	0.04	\$0.00	NA	8.00	\$0.85	0.11	\$0.00	NA
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$22.24	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$22.24	NA
FOUNDERS INSURANCE COMPANY OF	33.07	\$4.48	0.14	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	33.07	\$4.48	0.14	\$0.00	NA
FRANKENMUTH MUTUAL INSURANCE	735.00	\$35.84	0.05	\$1.79	0.05	73.00	\$22.87	0.31	\$18.18	0.80	75.00	\$9.04	0.12	\$1.75	0.19	883.00	\$67.75	0.08	\$21.72	0.32

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
FREMONT MUTUAL INSURANCE	82.13	\$2.20	0.03	\$0.00	NA	7.33	\$1.61	0.22	\$0.00	NA	7.33	\$0.62	0.08	\$0.00	NA	96.79	\$4.42	0.05	\$0.00	NA
GE PROPERTY & CASUALTY INSURANCE	0.00	(\$0.12)	NA	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.00	(\$0.12)	NA	\$0.00	NA
GEICO INDEMNITY COMPANY	1246.25	\$108.44	0.09	\$19.78	0.18	128.70	\$70.25	0.55	\$64.23	0.91	133.14	\$38.68	0.29	\$30.34	0.78	1508.09	\$217.37	0.14	\$114.36	0.53
GLENS FALLS INSURANCE COMPANY, THE	100.15	\$7.30	0.07	\$4.59	0.63	16.83	\$5.09	0.30	\$2.21	0.43	17.00	\$1.99	0.12	\$0.35	0.18	133.98	\$14.37	0.11	\$7.16	0.50
GMAC INSURANCE COMPANY	3.00	\$0.16	0.05	\$0.00	NA	0.50	\$0.19	0.37	\$0.00	NA	0.50	\$0.06	0.12	\$0.00	NA	4.00	\$0.41	0.10	\$0.00	NA
GRANGE INSURANCE COMPANY OF	153.46	\$9.71	0.06	\$0.00	NA	20.49	\$6.44	0.31	\$0.00	NA	21.00	\$2.08	0.10	\$6.66	3.20	194.95	\$18.22	0.09	\$6.66	0.37
GREAT AMERICAN INSURANCE	21.08	\$2.48	0.12	\$0.00	NA	4.63	\$2.05	0.44	\$4.76	2.32	4.63	\$0.88	0.19	\$0.00	NA	30.34	\$5.42	0.18	\$4.76	0.88
GREAT LAKES CASUALTY INSURANCE	393.25	\$26.43	0.07	\$0.00	NA	56.16	\$20.55	0.37	\$4.95	0.24	58.50	\$8.45	0.14	\$3.48	0.41	507.91	\$55.44	0.11	\$8.42	0.15
GREAT NORTHERN INSURANCE	11.58	\$1.16	0.10	\$0.00	NA	2.86	\$1.50	0.52	\$0.00	NA	2.86	\$0.76	0.27	\$0.38	0.50	17.30	\$3.41	0.20	\$0.38	0.11
HARLEYSVILLE LAKE STATES INSURANCE	147.22	\$11.14	0.08	\$5.67	0.51	18.20	\$9.13	0.50	\$14.24	1.56	18.01	\$4.08	0.23	\$6.79	1.66	183.43	\$24.35	0.13	\$26.70	1.10
HASTINGS MUTUAL INSURANCE	208.74	\$17.22	0.08	\$0.00	NA	28.00	\$8.94	0.32	\$1.68	0.19	28.50	\$3.80	0.13	\$2.99	0.79	265.24	\$29.95	0.11	\$4.67	0.16

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TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
HOME-OWNERS INSURANCE COMPANY	15203.30	\$508.86	0.03	\$57.22	0.11	1595.50	\$476.90	0.30	\$289.55	0.61	1703.60	\$158.16	0.09	\$54.43	0.34	18502.40	\$1,143.92	0.06	\$401.20	0.35
HORACE MANN INSURANCE COMPANY	347.80	\$23.49	0.07	\$0.82	0.03	33.66	\$15.41	0.46	\$18.95	1.23	34.32	\$7.74	0.23	\$0.57	0.07	415.78	\$46.64	0.11	\$20.34	0.44
INTEGON NATIONAL INSURANCE	575.97	\$43.58	0.08	\$1.45	0.03	49.40	\$30.85	0.62	\$6.07	0.20	50.81	\$9.57	0.19	\$6.50	0.68	676.18	\$84.00	0.12	\$14.01	0.17
LUMBERMENS MUTUAL CASUALTY	170.52	\$7.99	0.05	\$0.94	0.12	21.05	\$6.83	0.32	\$4.68	0.69	22.96	\$2.54	0.11	\$0.79	0.31	214.53	\$17.36	0.08	\$6.41	0.37
MEEMIC INSURANCE COMPANY	5488.66	\$313.11	0.06	\$29.01	0.09	891.05	\$270.88	0.30	\$77.20	0.28	920.64	\$116.34	0.13	\$47.64	0.41	7300.35	\$700.32	0.10	\$153.84	0.22
MEMBERSELECT INSURANCE COMPANY	0.00	(\$0.46)	NA	\$0.00	NA	0.50	\$0.11	0.21	\$0.00	NA	0.50	\$0.03	0.06	\$0.00	NA	1.00	(\$0.33)	NA	\$0.00	NA
METROPOLITAN DIRECT PROPERTY AND	56.41	\$3.05	0.05	\$0.00	NA	11.40	\$3.20	0.28	\$0.00	NA	11.74	\$1.15	0.10	\$1.61	1.40	79.55	\$7.40	0.09	\$1.61	0.22
METROPOLITAN GENERAL INSURANCE	36.46	\$1.84	0.05	\$0.00	NA	5.00	\$0.98	0.20	\$0.00	NA	5.00	\$0.41	0.08	\$0.41	1.00	46.46	\$3.23	0.07	\$0.41	0.13
METROPOLITAN GROUP PROPERTY AND	321.46	\$26.46	0.08	\$45.89	1.73	32.72	\$11.51	0.35	\$17.51	1.52	39.05	\$5.47	0.14	\$15.43	2.82	393.23	\$43.44	0.11	\$78.83	1.81
METROPOLITAN PROPERTY AND CASUALTY	159.60	\$7.93	0.05	\$0.96	0.12	20.91	\$4.67	0.22	\$0.00	NA	20.91	\$1.48	0.07	\$8.48	5.74	201.42	\$14.07	0.07	\$9.44	0.67
MIC GENERAL INSURANCE CORPORATION	110.18	\$7.71	0.07	\$0.00	NA	16.05	\$8.44	0.53	\$1.66	0.20	17.91	\$2.55	0.14	\$0.16	0.06	144.14	\$18.69	0.13	\$1.83	0.10

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TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
MICHIGAN AUTOMOBILE INSURANCE	216.78	\$29.19	0.13	\$0.35	0.01	15.23	\$12.43	0.82	\$13.83	1.11	15.23	\$3.11	0.20	\$0.00	NA	247.24	\$44.73	0.18	\$14.18	0.32
MICHIGAN INSURANCE COMPANY	3863.00	\$56.13	0.01	\$7.64	0.14	385.00	\$47.56	0.12	\$18.73	0.39	365.00	\$16.97	0.05	\$7.66	0.45	4613.00	\$120.66	0.03	\$34.03	0.28
MICHIGAN MILLERS MUTUAL	300.80	\$14.13	0.05	\$0.12	0.01	32.00	\$8.07	0.25	\$8.15	1.01	43.83	\$4.70	0.11	\$0.47	0.10	376.63	\$26.89	0.07	\$8.74	0.33
MODERN SERVICE INSURANCE	260.44	\$33.38	0.13	\$0.32	0.01	5.16	\$4.45	0.86	\$4.85	1.09	5.98	\$2.32	0.39	(\$1.20)	NA	271.58	\$40.15	0.15	\$3.97	0.10
MUTUAL SERVICE CASUALTY	90.86	\$7.00	0.08	\$0.00	NA	9.90	\$4.84	0.49	\$0.00	NA	9.90	\$1.32	0.13	\$0.00	NA	110.66	\$13.16	0.12	\$0.00	NA
NATIONAL BEN- FRANKLIN INSURANCE	43.68	\$2.39	0.05	\$0.38	0.16	8.92	\$3.13	0.35	\$20.31	6.49	8.92	\$1.10	0.12	\$0.37	0.33	61.52	\$6.62	0.11	\$21.05	3.18
NATIONAL GENERAL INSURANCE	138.60	\$13.97	0.10	\$0.00	NA	26.21	\$8.03	0.31	\$2.70	0.34	29.49	\$2.84	0.10	\$1.24	0.44	194.30	\$24.83	0.13	\$3.94	0.16
NATIONWIDE INSURANCE COMPANY OF	862.83	\$49.22	0.06	\$33.94	0.69	174.10	\$46.83	0.27	\$29.61	0.63	186.53	\$14.98	0.08	\$15.36	1.03	1223.46	\$111.04	0.09	\$78.91	0.71
NATIONWIDE MUTUAL FIRE INSURANCE	2356.50	\$219.78	0.09	\$61.70	0.28	520.80	\$182.86	0.35	\$68.37	0.37	559.72	\$65.93	0.12	\$19.22	0.29	3437.02	\$468.57	0.14	\$149.29	0.32
NORTH POINTE INSURANCE COMPANY	702.00	\$84.05	0.12	\$3.15	0.04	11.00	\$11.65	1.06	\$22.10	1.90	12.00	\$3.90	0.32	\$0.00	NA	725.00	\$99.60	0.14	\$25.25	0.25
NORTHERN INSURANCE COMPANY OF	8.12	\$0.53	0.07	\$0.00	NA	1.54	\$0.58	0.38	\$0.00	NA	1.53	\$0.16	0.11	\$0.00	NA	11.19	\$1.28	0.11	\$0.00	NA

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TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss: Loss	Loss: Premium Ratio
PARTNERS MUTUAL INSURANCE	35.88	\$1.43	0.04	(\$25.34)	NA	11.80	\$1.79	0.15	\$5.87	3.29	5.96	\$0.92	0.15	\$0.00	NA	53.64	\$4.13	0.08	(\$19.47)	NA
PIONEER STATE MUTUAL INSURANCE	174.30	\$9.61	0.06	\$1.24	0.13	25.30	\$6.47	0.26	\$28.05	4.34	25.30	\$2.36	0.09	\$0.40	0.17	224.90	\$18.43	0.08	\$29.69	1.61
PROGRESSIVE MICHIGAN INSURANCE	15719.00	\$1,036.64	0.07	\$319.39	0.31	1692.00	\$764.71	0.45	\$304.74	0.40	1778.00	\$223.69	0.13	\$85.92	0.38	19189.00	\$2,025.04	0.11	\$710.05	0.35
QBE INSURANCE CORPORATION	6.98	\$1.45	0.21	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.98	\$1.45	0.21	\$0.00	NA
SAFECO INSURANCE COMPANY OF	0.00	\$0.00	NA	\$1.86	NA	0.00	(\$0.05)	NA	\$0.00	NA	0.00	(\$0.02)	NA	\$0.00	NA	0.00	(\$0.07)	NA	\$1.86	NA
SECURA INSURANCE, A MUTUAL	57.56	\$3.84	0.07	\$0.22	0.06	5.50	\$1.66	0.30	(\$0.60)	NA	5.91	\$0.80	0.14	\$0.00	NA	68.97	\$6.30	0.09	(\$0.39)	NA
SOUTHERN MICHIGAN INSURANCE	0.93	\$0.28	0.30	\$0.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.93	\$0.28	0.30	\$0.00	NA
STANDARD FIRE INSURANCE COMPANY, THE	63.89	\$3.52	0.06	\$0.00	NA	13.06	\$4.39	0.34	\$0.65	0.15	9.08	\$1.56	0.17	\$0.00	NA	86.03	\$9.48	0.11	\$0.65	0.07
STATE AUTOMOBILE MUTUAL	6.29	\$0.83	0.13	\$0.00	NA	1.50	\$1.33	0.89	\$0.00	NA	3.07	\$0.54	0.18	\$0.00	NA	10.86	\$2.70	0.25	\$0.00	NA
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	NA	NA	0.00	\$0.00	NA	(\$8.43)	NA	0.00	\$0.00	NA	(\$1.08)	NA	0.00	\$0.00	NA	(\$9.51)	NA
TEACHERS INSURANCE COMPANY	23.58	\$1.73	0.07	\$0.00	NA	2.82	\$1.25	0.44	\$0.00	NA	2.82	\$0.65	0.23	\$0.11	0.17	29.22	\$3.63	0.12	\$0.11	0.03

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio		Exposure	Premium	Premium: Exposure Ratio	Loss: Premium Ratio	
TITAN INSURANCE COMPANY	957.54	\$130.25	0.14	\$25.82	0.20	19.50	\$19.16	0.98	\$15.99	0.83	19.69	\$7.27	0.37	\$3.31	0.46	996.73	\$156.68	0.16	\$45.12	0.29
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.61	NA	NA	NA	NA	NA	NA	0.00	\$0.00	NA	\$3.61	NA
TRAVELERS INDEMNITY COMPANY OF	77.21	\$3.60	0.05	\$0.00	NA	22.81	\$5.79	0.25	\$6.82	1.18	13.30	\$2.38	0.18	\$0.00	NA	113.32	\$11.76	0.10	\$6.82	0.58
UNITED SERVICES AUTOMOBILE	1387.97	\$82.97	0.06	\$9.33	0.11	284.58	\$115.11	0.40	\$61.11	0.53	294.68	\$29.39	0.10	\$6.86	0.23	1967.23	\$227.47	0.12	\$77.30	0.34
UNITRIN DIRECT INSURANCE COMPANY	139.04	\$7.35	0.05	\$0.00	NA	16.94	\$4.63	0.27	\$0.00	NA	17.62	\$2.50	0.14	\$0.00	NA	173.60	\$14.48	0.08	\$0.00	NA
UNITRIN DIRECT PROPERTY & CASUALTY	8.00	\$0.44	0.05	\$0.00	NA	1.00	\$0.21	0.21	\$0.00	NA	1.00	\$0.05	0.05	\$0.00	NA	10.00	\$0.70	0.07	\$0.00	NA
USAA CASUALTY INSURANCE	447.27	\$27.21	0.06	\$4.09	0.15	89.75	\$38.54	0.43	\$31.17	0.81	92.28	\$10.58	0.11	\$2.32	0.22	629.30	\$76.33	0.12	\$37.59	0.49
WEST AMERICAN INSURANCE	428.38	\$31.36	0.07	\$2.34	0.07	58.79	\$18.53	0.32	\$7.03	0.38	70.45	\$11.33	0.16	\$2.48	0.22	557.62	\$61.21	0.11	\$11.85	0.19
WESTFIELD INSURANCE COMPANY	464.19	\$20.04	0.04	\$124.61	6.22	48.01	\$14.15	0.29	(\$1.12)	NA	54.33	\$5.64	0.10	\$1.57	0.28	566.53	\$39.82	0.07	\$125.06	3.14
WOLVERINE MUTUAL INSURANCE	4022.63	\$188.89	0.05	\$8.45	0.04	441.06	\$131.71	0.30	\$49.67	0.38	464.80	\$54.59	0.12	\$10.93	0.20	4928.49	\$375.18	0.08	\$69.06	0.18

Premium and Loss values are given in thousands of dollars.

Premium Exposure Ratio values are given in thousands of dollars per exposure unit.

Appendix I (2001 - 2002): Auto Insurance Companies' Exposures, Premiums, and Losses for 2001-2002 Combined by Policy Group and Territory
TERRITORY 71 Benton Harbor Outer

Company	Mandatory					Collision					Comprehensive					Aggregate				
	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio	Exposure	Premium	Premium: Exposure Ratio	Loss	Loss: Premium Ratio
Mean:	2424.77	\$114.42	0.0758	\$40.02	0.4186	276.45	\$88.81	0.3918	\$51.10	0.9471	305.83	\$35.09	0.1444	\$14.09	0.7004	2872.65	\$226.35	0.1124	\$99.83	0.5083
StDev:	6579.37	\$282.41	0.044	\$141.24	0.9879	698.14	\$227.53	0.2031	\$136.22	1.1578	773.11	\$89.52	0.0783	\$33.99	0.9984	7886.10	\$584.56	0.0463	\$295.85	0.6272
Min:	0.00	(\$0.46)	0.0145	(\$25.34)	0.0080	0.00	(\$0.08)	0.1235	(\$8.43)	0.1471	0.00	(\$0.04)	0.04	(\$25.34)	0.0555	0.00	(\$0.33)	0.0262	(\$19.47)	0.03
Max:	39584.60	\$1,516.73	0.3032	\$1,040.30	6.2195	3950.20	\$1,293.01	1.0593	\$824.63	6.4893	4433.40	\$474.27	0.4360	\$173.92	5.7361	47968.20	\$3,284.01	0.3032	\$2,038.85	3.1815

Premium and Loss values are given in thousands of dollars.
 Premium Exposure Ratio values are given in thousands of dollars per exposure unit.